

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Your Phone Number]  
[Your Email]

[Date]

[Debt Collector Name]  
[Collection Agency Address]  
[City, State, Zip Code]

Re: Account Number [Insert Account Number]

Dear [Contact Person or Debt Collector Name],

I am writing in response to your communication dated [Date of their letter] regarding the alleged debt mentioned above.

Please be advised that I am formally disputing this claim. After reviewing my records, I have determined that this matter is irrelevant to me for the following reason(s):

- The person named in your correspondence is not me.
- I have never had an account with the original creditor listed.
- This debt was previously settled, paid in full, or discharged.
- [Insert any other reason why the debt does not belong to you].

I request that you immediately cease all collection activities regarding this account. Furthermore, I request that you provide verification of the debt, including a copy of the original signed contract and a complete history of the account balance, should you intend to continue this claim.

Please confirm in writing that this matter has been closed and that my personal information has been removed from your files. Be aware that I am monitoring my credit report, and any inaccurate reporting of this irrelevant debt will be reported to the Consumer Financial Protection Bureau (CFPB) and relevant credit bureaus.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]