

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

[Date]

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

RE: Notice of Dispute and Redirection regarding Account #[Account Number]

To [Name of Debt Collection Agency/Contact Person],

I am writing in response to your communication dated [Date of their letter] regarding the alleged debt associated with [Original Creditor Name].

Please be advised that I am formally disputing the validity of this debt and the legality of the assignment of this account to your agency. I have not received sufficient proof that you have the legal right to collect this specific balance or that the amount claimed is accurate.

I have chosen to redirect this dispute directly to the original creditor, [Original Creditor Name], for a full accounting of the history of this debt and verification of the assignment contract.

Pursuant to the Fair Debt Collection Practices Act (FDCPA), I request that you:

- Cease all collection activities and contact regarding this account until this dispute is resolved with the original creditor.
- Provide proof of your authority to collect this specific debt.
- Update your records to reflect that this account is "Disputed."

Do not contact me by telephone. All future correspondence must be in writing and sent to the address listed above.

Sincerely,

[Your Signature]

[Your Printed Name]