

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

[Date]

[Consumer Name]
[Consumer Address]
[City, State, Zip Code]

RE: Response to Dispute of Debt Assignment / Account Number: [Account Number]

Dear [Consumer Name],

We are in receipt of your notice dated [Date of Consumer's Letter] in which you dispute the assignment and ownership of the above-referenced account. After a thorough review of our records and your correspondence, we have determined that your dispute is frivolous and lacks merit.

Please be advised that [Your Company Name] is the legal owner of this debt. The account was legally assigned from [Original Creditor Name] to [Current Owner/Your Company] on [Date of Assignment]. We have confirmed that all statutory requirements for the transfer of ownership have been satisfied.

Attached for your reference, please find the following documentation verifying the debt and the legal right to collect:

- A copy of the Bill of Sale/Assignment demonstrating the transfer of the account.
- The last periodic statement issued by the original creditor.
- Verification of the current balance owed.

Generic or "template" claims asserting that a debt assignment is invalid without specific factual evidence do not constitute a valid dispute under the Fair Debt Collection Practices Act (FDCPA) or the Fair Credit Reporting Act (FCRA).

We will continue to report this account as "disputed" to the credit bureaus as required by law; however, we will proceed with our standard collection efforts. If you have specific, documented proof that this debt was not assigned or has been paid in full, please provide it immediately.

Unless you provide legitimate evidence to support your claim, no further investigation into the validity of the assignment will be conducted at this time.

Sincerely,

[Your Name/Department]
[Your Company Name]