

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

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

RE: Account Number: [Account Number]
Original Creditor: [Original Creditor Name]
Reference Number: [Internal Reference Number]

Dear [Debtor Name],

This letter is in response to your inquiry dated [Date of Dispute Letter] regarding the assignment and ownership of the above-referenced debt.

To address your request for verification of the chain of title and the validity of the debt transfer, please find the enclosed Affidavit of Sale and Assignment from the Original Creditor. This document serves as legal sworn testimony confirming that your account was sold and transferred from [Original Creditor Name] to [Current Owner/Company Name] on [Date of Sale].

The enclosed affidavit includes:

- Confirmation of the account balance at the time of sale.
- Confirmation that the records were maintained in the ordinary course of business.
- Verification of the transfer of all rights, title, and interest in this account.

With the provision of this document, we have fulfilled the requirements to verify the debt and the legal right to collect. Please be advised that the balance of \$[Amount Owed] remains due and owing.

We look forward to resolving this matter. Please contact us at [Phone Number] to discuss payment options or a settlement agreement.

Sincerely,

[Your Name/Signature]
[Your Title]
[Company Name]

Enclosure: Affidavit of Sale and Assignment