[Your Name]

[Your Address]

SSN: xxx-xx-[Your Last Four of SSN]

DOB: [Your DOB]

Telephone Number: [Your Phone]

Email: [Your Email]

Account Number: [Your Account Number]

June 6, 2023

Collector's Name

**Attn: Dispute Dept.**

[Collector's Address]

I hope this letter finds you well. I am writing to inform you that I dispute the debt referenced in your recent notice. Please note that this is not a request for further verification or documentation. I simply wanted to make you aware of my disagreement regarding the debt in question.   
   
For future communication, please note that I can only be reached conveniently via text or email. Monday through Friday, between 1pm and 4pm my time, would be the most suitable timeframe to contact me. Any other time would not be convenient, and I appreciate your understanding in this regard.   
   
Thank you for your attention to this matter. Your cooperation is greatly appreciated.

Sincerely,

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

[Your Name Here and Sign Above]