

[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: Account Number [Account Number or Reference Number]

Dear [Debt Collector Name],

I am writing to you in response to your communication dated [Date of letter received] regarding an alleged debt. Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am formally requesting that you provide validation of this debt.

Please provide the following information:

- The name and address of the original creditor.
- The original account number associated with the debt.
- A complete breakdown of the amount claimed, including principal, interest, and any fees.
- Verification that the statute of limitations for collecting this debt has not expired.
- Proof that you are licensed to collect debts in my state.
- A copy of the original contract or agreement bearing my signature.

I am disputing this debt. If you fail to provide the requested validation within 30 days, you must cease all collection activities and remove any references to this account from my credit reports.

Please be advised that this is not a refusal to pay, but a request for validation. Furthermore, do not contact me at my place of employment or via telephone. All future communications regarding this matter must be sent to me in writing at the address listed above.

Sincerely,

[Your Signature]
[Your Printed Name]