

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

[Date]

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

RE: Account Number [Insert Account Number]

To Whom It May Concern,

I am writing to you in response to your communication dated [Date of letter received] regarding the above-referenced account. This letter is a formal request for debt validation pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g.

I am disputing the validity of this debt in its entirety. Please provide the following information regarding the alleged debt:

- The name and address of the original creditor.
- The amount of the alleged debt and an itemized breakdown of all principal, interest, and fees.
- Verification or copy of any judgment (if applicable).
- Evidence that you are licensed to collect debts in my state.
- Documentation showing that you have the legal right to collect this specific debt.

If you fail to provide the requested validation within thirty (30) days, you must cease all collection activities and remove any derogatory information you have reported to credit reporting agencies regarding this account.

Furthermore, please note that I do not wish to receive phone calls regarding this matter. All future communications must be sent to me in writing at the address provided above.

Sincerely,

[Your Signature]
[Your Printed Name]