

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

[Date]

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

Re: Account Number [Your Account Number]

To [Name of Debt Collector or Company Name],

I am writing regarding the debt you are attempting to collect, which was recently transferred to your agency from [Name of Original Creditor].

Please take note of the following instructions regarding this account:

1. Communication Preference: I request that all future communications regarding this matter be sent to me in writing via U.S. Mail at the address listed above. Please do not contact me by telephone at my home or place of employment.
2. Verification Request: Under the Fair Debt Collection Practices Act (FDCPA), I am requesting that you provide a formal validation of this debt. Please provide the name and address of the original creditor, the date of the last payment, and a detailed breakdown of the principal, interest, and fees being claimed.
3. Dispute Notice: [Optional: Use this if you disagree with the amount] Please be advised that I am formally disputing the validity of this debt [in its entirety / in the amount of \$XXX].
4. Cease Unauthorized Actions: Do not report this account to any credit reporting agencies until you have provided the requested validation documents.

Thank you for your cooperation in this matter.

Sincerely,

[Your Signature]

[Your Printed Name]