

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

[Date]

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

RE: Account Number [Insert Account Number]

Dear [Debt Collector Name],

I am writing to you regarding the debt you are attempting to collect from me for the above-referenced account. This letter is sent in response to your communication dated [Date of letter from collector].

Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am exercising my right to dispute the validity of this debt. I request that you provide me with written verification of this debt, including:

- The name and address of the original creditor;
- The full amount allegedly owed, including an itemization of any interest, fees, or additional charges;
- Documentation proving that you are authorized to collect this debt;
- A copy of the original contract or agreement signed by me.

Please be advised that if you fail to provide this verification within 30 days, you must cease all collection activities regarding this account. Furthermore, until this debt is verified, any reporting of this debt to credit bureaus must be marked as "disputed."

Additionally, please stop all telephone calls to my home, my cell phone, or my place of employment. All future communications regarding this matter must be in writing and sent via U.S. Mail.

Thank you for your cooperation.

Sincerely,

[Your Signature]

[Your Printed Name]