

[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]

Dear [Debt Collector Name],

I am writing this letter in response to your notice regarding the debt mentioned above. This is a formal request for debt validation as per the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g.

I am disputing the validity of this debt. Please provide the following information:

- Documentation showing the name and address of the original creditor.
- The amount of the debt and an itemized accounting of all interest and fees added.
- Evidence that you are legally authorized to collect this debt in my state.
- A copy of the original signed contract or agreement associated with this account.

If you fail to provide this validation within 30 days, I expect you to cease all collection activities and remove any derogatory information related to this debt from my credit reports.

Please note that this letter is not a refusal to pay, but a request for verification of the debt. Until this information is provided, I request that you cease all telephone communication and communicate with me only in writing at the address provided above.

Sincerely,

[Your Signature]

[Your Printed Name]