

[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 [Contact Person or Debt Collector Name],

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

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

- The name and address of the original creditor.
- The original account number associated with this debt.
- A complete breakdown of the amount alleged to be owed, including principal, interest, and any fees.
- Verification or copy of any judgment, if applicable.
- Proof that you are licensed to collect debts in my state.
- Documentation showing that you have the legal authority to collect this specific debt.

Please note that if you fail to provide the requested validation within 30 days, you must cease all collection activities regarding this account. Furthermore, if this debt is reported to any credit reporting agencies, please ensure it is marked as "disputed."

This is not a refusal to pay, but a request for validation to ensure the accuracy of your claim. Thank you for your immediate attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]