

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

[Date]

[Debt Collector Name]
[Debt Collector Address]
[Debt Collector 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 regarding the above-referenced account. This letter is being sent to you pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692 et seq.

I am formally disputing the validity of this debt. I request that you provide me with the following information:

- Verification and documentation of the debt, including the original creditor's name and address.
- Proof that you are authorized to collect this debt.
- A complete payment history and an itemized statement showing the original amount, interest, and any fees added.
- Evidence that the statute of limitations for collecting this debt has not expired.

Under the FDCPA, you must cease all collection activities until you provide the requested validation.

Furthermore, please be advised that I do not wish to be contacted by telephone. All future communications regarding this matter must be in writing and sent to the address listed above.

Thank you for your immediate attention to this matter.

Sincerely,

[Your Signature]
[Your Printed Name]