

Date: [Current Date]

To:

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

From:

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Account Number (if known)]

Subject: Formal Dispute and Request for Debt Validation

Dear [Debt Collector Name],

I am writing this letter in response to your communication dated [Date of their letter] regarding an alleged debt for account number [Account Number]. Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am formally disputing the validity of this debt.

This is a request for verification and validation of the debt. Please provide the following information:

- The name and address of the original creditor.
- The amount of the alleged debt.
- A complete statement of account, including a breakdown of the principal, interest, and any fees added.
- Proof that you are licensed to collect debts in my state.
- A copy of the original signed contract or agreement that created this obligation.

If you fail to provide this verification within 30 days, you must cease all collection activities regarding this account. Furthermore, if you have reported this alleged debt to any credit reporting agencies, please mark the account as "disputed" as required by law.

Please note that this letter is not a refusal to pay, but a formal request for information. Until I receive the requested validation, I do not acknowledge any liability for this debt.

Sincerely,

[Your Signature]

[Your Printed Name]