

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

[Date]

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

RE: Account Number [Insert Account Number]

Dear [Name of Debt Collector or Agency],

I am writing this letter in response to your communication dated [Date of their letter] regarding an alleged debt. Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am formally requesting that you provide written validation of this debt.

Please provide the following information:

- The amount of the debt and an itemized breakdown of any interest or fees.
- The name and address of the original creditor.
- Verification that you are authorized to collect this debt.
- A copy of the original contract or agreement bearing my signature.
- The date of the last payment made on this account.

I am disputing this debt. Under the FDCPA, you must cease all collection activity until you have provided the requested validation. If you fail to respond within 30 days, I will assume the debt is invalid and request that you remove any negative information from my credit reports.

Please note that this letter is not a refusal to pay, but a request for verification. Furthermore, please do not contact me by telephone at my home or place of employment. All future communications regarding this matter should be sent to me in writing at the address listed above.

Sincerely,

[Your Signature]
[Your Printed Name]