

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

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

**Re: Account Number [Your Account Number]**

To Whom It May Concern,

I am writing to formally dispute the validity of the debt regarding the personal loan mentioned above. I am exercising my rights under the Fair Debt Collection Practices Act (FDCPA) to request validation of this debt.

Please provide the following information:

- The name and address of the original creditor.
- The account number associated with the original creditor.
- Verification of the exact amount currently owed.
- A complete statement of account including all interest, fees, and payments made.
- A copy of the original signed contract or agreement.
- Proof that your agency is licensed to collect debt in my state.

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

Please note that this letter is not a refusal to pay, but a formal request for verification of the debt. Until this information is provided, I request that you stop all phone communication and contact me only via mail at the address listed above.

Sincerely,

[Your Signature]

[Your Printed Name]