

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

[Date]

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

Re: Account Number [Account Number]

To Whom It May Concern,

I am writing to formally dispute the validity of the debt linked to the account number listed above. I received your notice regarding this debt on [Date You Received Notice].

Pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am requesting that you provide verification and validation of this debt. Please provide the following information:

- The name and address of the original creditor.
- A complete breakdown of the amount alleged to be owed, including principal, interest, and fees.
- Verification that the statute of limitations for collecting this debt has not expired.
- Proof that your agency is licensed to collect debts in my state.
- Copies of any judgment or signed contract related to this debt.

If you fail to provide the requested validation within 30 days, you must cease all collection activities and remove any information regarding this debt from my credit reports.

Furthermore, please be advised that this letter serves as a formal request to cease all telephone communications with me regarding this matter. All future correspondence must be sent in writing to my address listed above.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]