

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

[Date]

[Name of Collection Agency]
[Address of Collection Agency]
[City, State, Zip Code]

Re: Account Number [Insert Account Number]

Dear [Name of Debt Collector or Collection Agency],

I am writing this letter in response to your notice dated [Date of notice received], regarding the debt referenced above. This is a formal request for debt validation pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g.

I am disputing this debt in its entirety. Please provide the following information:

- Documentation showing that you have the legal right to collect this debt.
- A copy of the original contract or agreement signed by me.
- A complete payment history and breakdown of the amount alleged to be owed, including any interest or fees added.
- Verification of the name and address of the original creditor.
- Proof that the statute of limitations for collecting this debt has not expired.

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

Please be advised that this is not a refusal to pay, but a request for verification that the debt is valid and that you are authorized to collect it. Furthermore, I request that all future communications regarding this matter be sent to me in writing via mail.

Sincerely,

[Your Signature]

[Your Printed Name]