

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

[Date]

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

Re: Account Number [Insert Account Number]

Dear [Collection Agency Name],

I am writing this letter in response to your notice regarding an alleged unpaid utility bill from [Original Utility Company Name]. This is a formal request for debt validation pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g.

I do not acknowledge this debt. Please provide the following information to verify the validity of this claim:

- Documentation showing the original account holder's name and service address.
- A complete breakdown of the amount owed, including principal, interest, and fees.
- The date of the last payment made on this account.
- The date of the first delinquency.
- Evidence that your company is legally authorized to collect debt in my state.
- A copy of the original contract or agreement between the utility provider and the consumer.

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

Please be advised that I am also requesting that you cease all telephone communication with me. All future correspondence regarding this matter must be sent in writing to my address listed above.

Sincerely,

[Your Signature]
[Your Printed Name]