

[Your Name]  
[Your Address]  
[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]

To Whom It May Concern,

I am writing to formally dispute the validity of the debt you are attempting to collect regarding the above-referenced account. This letter is being sent in response to your notice dated [Date of notice received] and is sent pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g.

Please provide the following information to validate this debt:

- The name and address of the original creditor.
- A complete record of all payments made on the account.
- A copy of the original promissory note or contract signed by me.
- Verification of the current amount owed, including a breakdown of principal, interest, and fees.
- Proof that your agency is licensed to collect debt in my state.

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

Please be advised that this is not a refusal to pay, but a request for validation. Until this matter is resolved, you are instructed to cease calling me at my place of employment or on my personal telephone. All future communication regarding this matter must be in writing and sent to my address listed above.

Sincerely,

[Your Signature]

[Your Printed Name]