

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

Date: [Current Date]

[Name of Debt Collection Agency]
[Address of Debt Collection Agency]
[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 payday loan referenced 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 payday loan lender.
- A copy of the original signed contract or loan agreement.
- A complete statement of account, including the original loan amount, interest rates, and any fees applied.
- Documentation showing the date of the last payment made on the account.
- Evidence that you are legally authorized to collect this debt in my state.
- Your debt collection license number for my state.

This is not a refusal to pay, but a request for verification. Until such time as you provide the requested documentation, I dispute this debt in its entirety. If you have reported this debt to any credit reporting agencies, please mark it as "disputed" immediately.

Further, please stop all telephone communication regarding this matter. All future correspondence should be sent in writing to the address listed above.

Sincerely,

[Your Signature]
[Your Printed Name]