

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

[Date]

[Name of Debt Collector/Payday Loan Company]
[Address]
[City, State, Zip Code]

Re: Account Number [Insert Account Number]

Dear [Name of Debt Collector or Collection Agency Name],

I am writing this letter in response to your notice dated [Date of notice you received] regarding a debt you claim I owe to [Original Payday Lender Name].

This is a formal request for debt validation. Pursuant to my rights under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am requesting that you provide the following information:

- Proof that you are authorized to collect this debt.
- The name and address of the original creditor.
- The original date of the loan and the date of default.
- A complete statement of account, including the original principal amount and an itemized list of all interest and fees added.
- A copy of the original loan agreement or contract bearing my signature.
- Documentation showing that the statute of limitations for collecting this debt in my state has not expired.
- Your debt collection license number for my state.

I am disputing this debt. If you fail to provide the requested validation within 30 days, you must cease all collection activities and remove any derogatory information you have reported to the credit bureaus regarding this account.

Please be advised that I do not wish to be contacted by telephone. All future communications regarding this matter must be in writing and sent to the address listed above.

Sincerely,

[Your Signature]

[Your Printed Name]