

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

[Date]

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

Re: Account Number [Insert Account Number]

Dear [Name of Debt Collector/Lender],

I am writing to formally request verification of the debt you are attempting to collect regarding the payday loan referenced above. This request is being made pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g.

Please provide the following information and documentation:

- A statement showing the original amount of the payday loan.
- The date the loan was originated and the name of the original lender.
- A full itemization of all interest, fees, and charges added to the principal.
- Proof that you are legally authorized to collect this debt in my state.
- A copy of the original signed loan agreement or contract.

I am disputing this debt until such time as you provide the requested verification. If you fail to provide this information within 30 days, I expect you to cease all collection activities and remove any negative reporting related to this account from my credit reports.

Please note that I am requesting that all future communications regarding this matter be sent to me in writing at the address listed above.

Sincerely,

[Your Signature]

[Your Printed Name]