

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

[Date]

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

Re: Account Number [Insert Account Number]

Dear [Name of Debt Collector or Collection Agency],

I am writing this letter in response to your contact regarding an alleged payday loan debt. Under the Fair Debt Collection Practices Act (FDCPA), I am exercising my right to request formal validation of this debt.

Please provide the following information to prove the validity of this claim:

- The name and address of the original payday loan lender.
- A copy of the original signed loan agreement or contract.
- A complete breakdown of the debt amount, including principal, interest, and any added fees.
- Verification that the statute of limitations for collecting this debt in my state has not expired.
- Proof that your agency is licensed to collect debts in my state.
- Documentation showing your authority to collect this specific debt.

If you fail to provide this documentation within 30 days, I will consider this debt invalid. Furthermore, if you cannot verify this debt, you must cease all collection efforts and request that any credit reporting agencies remove any entries related to this account from my credit report.

Please be advised that I am aware of my rights under the FDCPA. Until this matter is resolved, do not contact me via telephone; all future communication regarding this matter must be sent to me in writing at the address provided above.

Sincerely,

[Your Signature]

[Your Printed Name]