

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

[Debt Collector Name]  
[Debt Collector Address]  
[City, State, Zip Code]

**RE: SECOND REQUEST FOR DEBT VALIDATION**

Reference Account Number: [Account Number]

To [Name of Debt Collector or Company Name],

This letter is a formal second request for validation of the alleged debt mentioned above. I previously sent a request for validation on [Date of First Letter], which was received by your office on [Date of Delivery]. As of today, I have not received the required documentation or a response.

Under the Fair Debt Collection Practices Act (FDCPA), I have the right to request validation of this debt. Since you have failed to provide proof that I owe this debt or that you are legally authorized to collect it, I am requesting that you provide the following information immediately:

- Proof that the debt is valid, including a copy of the original signed payday loan agreement.
- An itemized statement of the alleged amount owed, including all interest and fees.
- Evidence that you are licensed to collect debts in my state.
- Documentation showing your legal authority to collect this specific account.

Failure to provide this information within 15 days will be considered a failure to validate the debt. Please be advised that continuing collection efforts or reporting unverified information to credit bureaus is a violation of the FDCPA.

If you cannot validate this debt, I demand that you cease all collection activities and remove any mention of this account from my credit reports.

Sincerely,

[Your Signature]  
[Your Printed Name]