

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

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

Re: Account Number [Insert Account Number]

Dear [Debt Collector Name],

I am writing to formally dispute the validity of the debt referenced above. I am exercising my rights under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, to request verification of this debt.

I believe this debt is unenforceable and I request that you provide the following documentation:

- Proof that you are authorized to collect this debt.
- A copy of the original signed contract or agreement.
- A complete payment history showing how the current balance was calculated.
- Verification of the date of the last activity on this account to determine the Statute of Limitations.
- Proof that you are licensed to collect debts in my state.

Please note that if the Statute of Limitations for this debt has expired under [Insert Your State] law, any legal action to collect this debt is prohibited. Furthermore, if you cannot provide proper validation, you must cease all collection activities and remove any derogatory information you have reported to credit bureaus regarding this account.

This is not a refusal to pay, but a request for validation. Until such time as you provide the requested information, you are instructed to cease all contact with me except via written mail.

Sincerely,

[Your Signature]

[Your Printed Name]