

[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 [Name of Debt Collector],

I am writing in response to your communication regarding the alleged debt referenced above. This letter is a formal request for verification of the debt pursuant to the Fair Debt Collection Practices Act (FDCPA).

I do not recognize this debt. Please provide me with the following information:

- The name and address of the original creditor.
- The date of the last payment or activity on the account.
- Documentation showing the amount of the alleged debt and how it was calculated.
- Proof that you are legally authorized to collect this debt in my state.

Furthermore, based on my records, the statute of limitations for legal action on this alleged debt has expired in my state. Under the law, you are prohibited from suing me or threatening to sue me to collect a time-barred debt.

If you believe this debt is not time-barred, please provide written evidence of the date of the last activity that you believe restarted the statute of limitations.

Until such time as you can provide the requested verification and proof of the legal right to collect, I dispute the validity of this debt. I also request that you cease all further contact with me regarding this matter, except to confirm that you are closing the file or to inform me of specific legal actions you intend to take that are permitted by law.

Sincerely,

[Your Signature]

[Your Printed Name]