

[Your Name]
[Your Address]
[City, State, Zip Code]

[Date]

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

Re: Account Number [Account Number]

To Whom It May Concern,

I am writing to formally dispute the validity of the debt referenced above. I do not acknowledge any liability for this debt.

Pursuant to the Fair Debt Collection Practices Act (FDCPA), I request that you provide verification and validation of this debt. Specifically, I request the following information:

- Documentation showing the legal name of the original creditor.
- The date of the last payment or activity on this account.
- A complete accounting of the amount allegedly owed, including principal, interest, and fees.
- Proof that you are legally authorized to collect debt in my state.

Furthermore, my records indicate that this alleged debt is time-barred. The statute of limitations for legal action to collect this debt has expired in my state. Under the FDCPA, attempting to sue or threatening to sue on a time-barred debt is a violation of federal law.

I am also exercising my right to request that you cease and desist all telephone communication regarding this matter. All future correspondence must be sent via U.S. Mail.

Be advised that if you report this disputed debt to any credit reporting agency, you must mark it as "disputed."

Sincerely,

[Your Signature]

[Your Printed Name]