

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

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

Re: Account Number [Insert Account Number]

Dear [Collection Agency Name],

I am writing in response to your communication dated [Date of Letter Received] regarding the debt referenced above. This letter is a formal request for validation of the debt pursuant to the Fair Debt Collection Practices Act (FDCPA).

I do not recognize this debt or the amount you claim is owed. Please provide me with the following information:

- The name and address of the original creditor.
- Complete accounting of the debt, including the original balance and any interest or fees added.
- The date of the last payment made on this account.
- Verification that you are 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. If the debt is indeed time-barred, please be advised that any attempt to sue me or threaten legal action would be a violation of the FDCPA.

This letter is not an acknowledgment of the debt, nor is it a promise to pay. I am disputing the validity of this debt in its entirety.

Unless you provide the requested documentation, I expect you to cease all collection activities and communication regarding this matter. Please note that I am also requesting that you cease all telephone contact and only communicate with me via mail.

Sincerely,

[Your Signature]

[Your Printed Name]