

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

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

Re: Dispute of Unauthorized Debt

Account Number: [Your Account Number as it appears on their notice]

Dear [Name of Debt Collector or Agency Name],

I am writing this letter to formally dispute the validity of the debt mentioned above. I have no record of this debt, and I do not believe I owe this amount to your agency or the original creditor.

Under the Fair Debt Collection Practices Act (FDCPA), I am requesting that you provide me with the following information:

- The amount of the debt.
- The name of the original creditor to whom the debt is owed.
- A copy of the original contract or agreement showing my signature.
- A detailed statement of all payments made and interest/fees added.
- Proof that you are licensed to collect debts in my state.

I am disputing this debt because I have never authorized this account, nor have I received any services or goods related to this balance. If this is a case of identity theft, please let me know what documentation you require to resolve this matter.

Please cease all collection activity until you have provided the requested validation. Furthermore, if you have reported this unauthorized debt to any credit bureaus, I request that you notify them immediately that the debt is being disputed.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]