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

[Date]

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

Re: Account Number [Account Number or Reference Number]

To Whom It May Concern,

I am writing to formally dispute the validity of the debt associated with the account number listed above. I do not recognize this account and have no record of entering into an agreement with your company or the original creditor mentioned in your correspondence.

Under the Fair Debt Collection Practices Act (FDCPA), I am exercising my right to request validation of this debt. Please provide the following information:

- Documentation showing the legal name and address of the original creditor.
- A copy of the original signed contract or agreement associated with this account.
- A complete breakdown of the amount alleged to be owed, including principal, interest, and fees.
- Proof that you are licensed to collect debts in my state.
- Evidence that the statute of limitations for collecting this debt has not expired.

If you are unable to provide this documentation, please cease all collection activities immediately and remove any derogatory information related to this account from my credit reports.

Please note that this letter is not a refusal to pay, but a formal request for verification of an unrecognized debt. I expect a response within 30 days of your receipt of this letter.

Sincerely,

[Your Signature]
[Your Printed Name]