

[Your Name]
[Your Address]
[Your City, State, Zip Code]
[Your Email]
[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 this letter in response to your communication dated [Date of letter received] regarding an alleged debt. Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am formally requesting that you provide complete itemized verification and validation of this debt.

Please provide the following information:

- The name and address of the original creditor.
- A complete itemized statement of the alleged debt, including the original principal amount, any interest accrued, and any fees or penalties added.
- Documentation proving that you are authorized to collect this debt.
- A copy of the original signed contract or agreement that created this debt.
- The date of the last payment made on this account.
- Verification that the statute of limitations for collecting this debt has not expired.
- Your collection agency's license number for the state in which I reside.

I am disputing this debt in its entirety until sufficient proof is provided. If you fail to provide the requested documentation within 30 days, you must cease all collection activities and remove any associated derogatory marks from my credit reports.

Please note that this is not a request for a payment arrangement. This is a formal request for debt validation. Furthermore, I request that all future communications regarding this matter be sent to me in writing via mail.

Sincerely,

[Your Signature]

[Your Printed Name]