

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

[Date]

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

RE: Account Number [Insert Account Number]

To Whom It May Concern,

I am writing to formally dispute the validity of the debt referenced above. I received your notice on [Date of Notice Received] and am exercising my rights under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g.

I request that you provide me with the following information to validate this debt:

- The name and address of the original creditor.
- The original account number associated with the debt.
- A complete breakdown of the amount claimed, including principal, interest, and any fees.
- Verification that the statute of limitations for collecting this debt has not expired.
- Documentation showing that you are licensed to collect debts in my state.
- A copy of the original contract or signed agreement creating this obligation.

Please cease all collection activities, including reporting to credit bureaus, until you have provided the requested validation. If you have already reported this to any credit reporting agencies, please mark the account as "disputed" immediately.

Be advised that this letter is not a refusal to pay, but a formal request for verification of the debt's accuracy and your legal right to collect it.

Sincerely,

[Your Signature]

[Your Printed Name]