

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

[Date]

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

RE: Account Number [Account Number]
Reference Number: [Reference Number]

Dear [Debt Collector Name],

I am writing in response to your communication dated [Date of Letter] regarding the debt referenced above.

In accordance with the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am requesting that you provide the name and address of the original creditor for this debt, if different from the current creditor.

Please provide this information within 30 days of receiving this notice. If you fail to provide this disclosure, you must cease all collection activities regarding this account until the verification is mailed to me.

Be advised that this is not a refusal to pay, but a request for disclosure and verification of the debt. I reserve all rights under federal and state law.

Sincerely,

[Your Signature]

[Your Printed Name]