

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

[Date]

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

RE: FINAL NOTICE - FAILURE TO VALIDATE DEBT

Account Number: [Account Number]

Reference Number: [Reference Number]

To Whom It May Concern,

This letter is a formal Final Notice regarding your failure to provide sufficient legal validation for the debt mentioned above. On [Date of First Letter] and [Date of Second Letter], I requested that your agency provide proof of the alleged debt as required by the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g.

As of this date, you have failed to provide the following documentation:

- A copy of the original signed contract or agreement.
- A complete statement of accounts showing how the alleged balance was calculated.
- Proof of your legal authority to collect this debt in my state.
- Documentation showing the chain of title from the original creditor to your agency.

Because you have failed to substantiate this claim, this debt is officially disputed. You are hereby notified to cease and desist all collection activities regarding this account immediately.

Furthermore, you must remove any derogatory information you have reported to the credit reporting agencies (Equifax, Experian, and TransUnion) regarding this unsubstantiated claim within ten (10) business days.

Failure to comply with this request will result in a formal complaint filed with the Consumer Financial Protection Bureau (CFPB) and the State Attorney General's office. I also reserve the right to pursue legal action for violations of the FDCPA and the Fair Credit Reporting Act (FCRA).

Consider this matter closed unless you can provide the specific legal validation requested.

Sincerely,

[Your Signature]

[Your Printed Name]