

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

[Date]

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

RE: Account Verification Request

Account Number: [Your Account Number]

To Whom It May Concern,

I am writing to formally request a complete itemized statement of the balance currently being reported for the account referenced above. I am seeking to verify the accuracy of the total amount alleged to be owed.

Please provide a detailed breakdown that includes the following information:

- The original principal balance.
- An itemized list of all interest charges applied to the account.
- An itemized list of all fees, penalties, and service charges.
- A record of all payments made to the account, including the dates they were credited.
- The date of the last activity or payment on the account.
- Documentation showing your legal authority to collect this debt (if a third-party agency).

Please send this information to my mailing address listed above within 30 days of receiving this request. Until this verification is provided, I reserve all my rights to dispute the validity of this debt.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]