

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

[Date]

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

RE: Response to Disputed Account - Request for Itemized Statement

Account Number: [Your Account Number]

To Whom It May Concern,

I am writing in response to your correspondence dated [Date of their letter] regarding the above-referenced account. I am formally disputing the validity of this debt.

Under the Fair Debt Collection Practices Act (FDCPA) and applicable state laws, I request that you provide a complete itemized statement for this account. To properly verify this debt, please provide the following documentation:

- A full breakdown of the principal balance alleged to be owed.
- An itemized list of all interest charges, late fees, and service charges added to the account.
- The date of the original default and the date of the last payment made.
- A copy of the original signed contract or agreement associated with this account.
- Documentation proving your legal authority to collect this specific debt.

Please be advised that until this verification is provided, I expect you to cease all collection activities. If this account has been reported to any credit reporting agencies, I request that you mark the account as "disputed."

I look forward to receiving the requested documentation within 30 days. Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]