

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

[Date]

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

RE: Account Number [Insert Account Number]

Dear [Name of Contact Person or Department],

I am writing to formally request a complete itemized validation of the balance currently being claimed for the above-referenced credit card account. I am disputing the total amount requested and require a detailed breakdown to verify its accuracy.

Please provide the following documentation within 30 days of receiving this letter:

- A full itemized statement showing the original principal balance.
- A detailed list of all interest charges, including the specific interest rates applied and the dates they were calculated.
- A list of all fees, including late fees, over-limit fees, and administrative charges.
- Documentation of all payments, credits, or adjustments applied to the account.
- Proof of the legal right to collect this debt (if your company is a third-party agency).
- A copy of the original signed credit agreement.

Be advised that until these records are provided, I consider this debt unverified. If you are reporting this account to credit bureaus, please ensure it is marked as "Disputed" as required by the Fair Credit Reporting Act (FCRA).

I look forward to receiving this information in a timely manner.

Sincerely,

[Your Signature]

[Your Printed Name]