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

[Date]

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

Re: Account Number [Your Account Number]

Dear [Debt Collector Name],

I am writing this letter in response to your notice dated [Date of notice received] regarding the debt referenced above. Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. $ 1692g, I am formally disputing the validity of this debt and requesting validation.

Specifically, I am requesting a complete itemized ledger of this account. This ledger must include the following information:

- The name and address of the original creditor.
- The date the original account was opened and the date of the last payment.
- A full breakdown of the principal amount currently owed.
- An itemized list of all interest, late fees, and service charges added to the account.
- Verification of the legal authority to collect this debt in my state.
- Documentation showing the chain of title for the debt if it was purchased from another entity.

Please note that this is not a refusal to pay, but a request for verification that the amount you claim is accurate and that your company has the legal right to collect it.

Until this validation is provided, you are required by law to cease all collection efforts. Furthermore, if you have reported this debt to any credit reporting agencies, please ensure they are notified that the debt is being disputed.

I look forward to receiving the requested documentation within 30 days.

Sincerely,

[Your Signature]

[Your Printed Name]