

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

[Date]

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

RE: Account Number: [Insert Account Number]

To Whom It May Concern,

I am writing this letter in response to your notice regarding the alleged debt listed above. I am formally requesting a final itemized statement and verification of this debt pursuant to my rights under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g.

Please provide the following information to validate this debt:

- A full itemized statement of the alleged debt, including the original principal amount, all interest charged, and any fees or penalties added.
- The name and address of the original creditor.
- Proof that you are authorized to collect this debt.
- A copy of any document or contract showing my signature and agreement to pay the original creditor.
- The date of the last payment or activity on the account.

If you fail to provide this information within 30 days, I will consider this debt unverified. I also request that you cease all collection activities and any reporting to credit bureaus until this validation is provided.

Sincerely,

[Your Signature]

[Your Printed Name]