

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

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

RE: Account Number [Insert Account Number]

Dear [Debt Collector Name],

I am writing to formally dispute the validity of the debt referenced above. I am requesting a formal validation of this debt pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g.

This is not a refusal to pay, but a notice that your claim is disputed and that I am requesting an itemized statement. Please provide the following information:

- The name and address of the original creditor.
- The date the account was opened and the date of the last payment.
- A complete itemized statement of the alleged debt, including the original principal balance, interest charged, and any additional fees or penalties.
- Verification that you are legally authorized to collect this debt in my state.
- A copy of the original signed contract or agreement creating this debt.

If you fail to provide this validation within 30 days, you must cease all collection activities and remove any derogatory information regarding this account from my credit reports.

Sincerely,

[Your Signature]
[Your Printed Name]