

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

[Date]

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

Re: Account Number [Insert Account Number]
Reference Number: [Insert Reference Number, if applicable]

Subject: Formal Request for Debt Validation and Itemization of Fees

Dear [Name of Debt Collector or Agency Name],

I am writing to formally dispute the validity of the debt referenced above. Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am requesting that you provide verification and validation of this alleged debt.

Specifically, I am requesting a complete itemized breakdown of the total amount you claim is owed. Please provide the following details:

- The original principal balance owed at the time of charge-off;
- An itemized list of every fee, surcharge, or collection cost added to the balance;
- The legal basis or contractual provision that allows for each specific fee or surcharge;
- The date each fee or surcharge was applied;
- A complete record of all interest calculations and the rate used;
- Proof that you are licensed to collect debts in my state;
- A copy of the original contract or agreement bearing my signature.

Please note that this is not a request for a simple printout of your current balance. I require original documentation from the initial creditor that justifies the additional surcharges and fees currently being sought.

If you fail to provide this documentation within 30 days, I will consider the debt unverified and will request that you cease all collection efforts and remove any derogatory information regarding this account from my credit reports.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]