

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

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

Re: Account Number [Account Number]

Dear [Debt Collector Name],

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

Specifically, I request an itemized breakdown of the total amount you claim is owed. Please provide a statement detailing the following:

- The original principal balance at the time of default.
- An itemized list of all interest charges added to the account.
- An itemized list of all fees, collection costs, or late charges.
- The date of the last payment made on the account.
- The name and address of the original creditor.
- Proof that you are legally authorized to collect this debt in my state.

If you cannot provide this itemized documentation proving the exact breakdown of principal and interest, you must cease all collection activities and remove any derogatory information regarding this account from my credit reports.

Please note that I am also requesting that you cease all telephone contact with me regarding this matter. All future communications must be sent in writing to the address listed above.

Sincerely,

[Your Signature]

[Your Printed Name]