

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

[Date]

[Name of Original Creditor]
[Department, if known]
[Address]
[City, State, Zip Code]

RE: Account Number: [Your Account Number]

Dear Customer Service Department,

I am writing to formally request an itemized statement and validation of the aforementioned account. I am disputing the current balance and/or the validity of this debt as reported.

Under federal and state consumer protection laws, please provide the following documentation within 30 days:

- A complete itemized statement of the account from the date of inception to the present.
- A breakdown of all principal, interest, late fees, and service charges added to the account.
- A copy of the original signed contract or application establishing this account.
- Proof of any payments made or credits applied to the account.
- Evidence that the statute of limitations for collecting this debt has not expired.

If you are unable to provide these documents to verify the accuracy of the amount claimed, I request that you cease all collection activity and remove any negative information regarding this account from my credit reports with Equifax, Experian, and TransUnion.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]