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

[Date]

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

Re: Formal Request for Itemized Statement Validation
Account Number: [Account Number]
Reference Number: [Reference Number, if applicable]

Dear [Name of Debt Collector or Compliance Department],

I am writing this letter in response to your recent communication regarding the debt referenced above. On [Date of your previous dispute], I formally disputed this debt. While you have acknowledged the dispute, I have yet to receive a complete itemized statement as required to verify the accuracy and validity of the claimed amount.

Under the Fair Debt Collection Practices Act (FDCPA) and applicable state laws, I am requesting a detailed itemized statement that includes the following information:

- The name and address of the original creditor.
- The original account number associated with this debt.
- A full breakdown of the principal balance owed at the time of charge-off.
- An itemized list of all interest, fees, and additional charges added since the date of the last payment.
- The date and amount of the last payment made on this account.
- Verification that your agency is legally authorized to collect this debt in my state.

Please note that providing a mere "verification" or a printout of your internal records is insufficient. I require a breakdown of the actual underlying transactions or the original billing statements from the original creditor.

I request that you cease all collection efforts and refrain from reporting (or continuing to report) this account to any credit bureaus until this comprehensive validation has been provided to me. Failure to provide this documentation while continuing to collect may constitute a violation of the FDCPA.

I look forward to receiving the requested documentation within 30 days.

Sincerely,

[Your Signature]

[Your Printed Name]