

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

[Date]

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

RE: Account Number [Your Account Number]

To Whom It May Concern,

I am writing to formally request validation of the debt you are attempting to collect, as per my rights under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g.

Please provide the following information regarding the alleged debt:

- The name and address of the original creditor.
- The amount of the alleged debt and an itemized breakdown of any interest or fees added.
- Evidence that you are legally authorized to collect this debt in my state.
- A copy of the original contract or agreement bearing my signature.
- Proof that the statute of limitations for collecting this debt has not expired.

This is not a refusal to pay, but a formal request for validation. Until such time as you provide the requested documentation, I dispute the validity of this debt in its entirety. Furthermore, please cease all collection activities until this validation is provided.

Sincerely,

[Your Signature]

[Your Printed Name]