

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

[Date]

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

Re: Account Number [Your Account Number]

To Whom It May Concern,

I am writing this letter in response to your notice dated [Date of notice you received] regarding the debt referenced above. I am formally disputing the validity of this debt.

Under the Fair Debt Collection Practices Act (FDCPA), I am requesting that you provide me with written verification of this debt. Please provide the following information:

- The name and address of the original creditor.
- The original account number associated with the debt.
- A complete breakdown of the amount claimed, including principal, interest, and fees.
- A copy of the original signed contract or agreement that created this debt.
- Proof that your company is licensed to collect debt in my state.

Please note that this is not a refusal to pay, but a request for validation. If you cannot provide the requested documentation, I expect you to cease all collection activities and remove any negative information regarding this account from my credit reports.

Furthermore, I request that you limit all future communication regarding this matter to written correspondence sent to my address listed above.

Sincerely,

[Your Signature]

[Your Printed Name]