

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

[Date]

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

RE: FINAL REQUEST FOR DEBT VALIDATION

Account Number: [Account Number]

Reference Number: [Reference Number]

To Whom It May Concern,

This letter is my final formal request for validation of the debt mentioned above, pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g. I previously sent a request for verification on [Date of First Letter], but I have not received a sufficient response.

Please provide the following documentation to verify this debt:

- Agreement or contract bearing my signature authorizing this debt.
- A complete payment history or statement of account showing how the balance was calculated.
- Proof that your company is licensed to collect debt in my state.
- Evidence that the statute of limitations for collecting this debt has not expired.

Be advised that if you fail to provide this documentation within 15 days of receiving this notice, you must cease all collection activities immediately. Furthermore, if you cannot validate this debt, you are required to remove any negative information you have reported to the credit bureaus regarding this account.

Failure to comply with this request will result in a formal complaint filed with the Consumer Financial Protection Bureau (CFPB) and the Better Business Bureau. I also reserve the right to pursue legal action for violations of the FDCPA.

Sincerely,

[Your Signature]

[Your Printed Name]