

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

[Date]

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

Re: Account Number [Insert Account Number]

Dear [Debt Collector Name],

I am writing this letter in response to your communication dated [Date of letter received] regarding a debt you allege I owe to [Original Creditor Name].

This is a formal request for validation of this debt pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g. I am disputing the validity of this debt and request that you provide the following information:

- The name and address of the original creditor.
- The account number associated with the original creditor.
- Verification of the amount allegedly owed, including an itemized breakdown of principal, interest, and fees.
- A copy of the original signed contract or agreement creating the debt.
- Proof that you are licensed to collect debts in my state.
- The date the last payment was made on this account.

Please note that if you fail to provide the requested validation within 30 days, you must cease all collection activities and remove any derogatory information reported to credit bureaus regarding this account.

Furthermore, I request that you limit your communication with me to writing only. Do not contact me by telephone at my home or place of employment.

Thank you for your immediate attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]