[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 [Name of Debt Collector or Agency Name],

I am writing this letter in response to your communication dated [Date of letter received] regarding the debt associated with the account number listed above. Pursuant to my rights under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. $ 1692g, I am formally requesting a full validation of this debt.

To accurately verify this balance, please provide a complete itemized statement including the following information:

- The name and address of the original creditor.
- The date the account went into default.
- The total amount due at the time of the last billing statement from the original creditor.
- An itemized breakdown of any additional interest, service charges, or collection fees added since the original default.
- Documentation showing that you are legally authorized to collect this debt or that you own the debt.
- A copy of the original signed contract or agreement associated with this account.

If you fail to provide the requested itemization and documentation within 30 days of receiving this notice, I will consider the debt unverified and expect all collection efforts to cease immediately. Please be advised that if this account is reported to any credit reporting agencies, it must be marked as "disputed."

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]