

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

[Date]

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

RE: Account Number [Insert Account Number]

To Whom It May Concern,

I am writing to you in response to your recent communication dated [Date of Letter Received] regarding the above-referenced account.

Pursuant to my rights under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g(a)(5), I am formally requesting that you provide me with the name and address of the original creditor for this debt, if it is different from the current creditor.

If you fail to provide this information within 30 days of receiving this notice, you are required by law to cease all collection activities regarding this debt until the information is provided.

Please note that this letter is not a refusal to pay, but a request for verification of the original source of the debt to ensure the accuracy of your claim.

Sincerely,

[Your Signature]

[Your Printed Name]