

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

[Date]

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

RE: Notice of Dispute and Request for Debt Validation

Account Number: [Your Account Number or Reference Number]

Dear [Name of Contact Person or Debt Collector],

I am writing this letter in response to your communication dated [Date of their letter] regarding a debt you claim I owe. Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am formally disputing the validity of this debt and requesting that you provide competent evidence and proof of the obligation.

Please provide the following information to verify the debt:

- Documentation showing the name and address of the original creditor.
- Proof of the original agreement, contract, or application signed by me.
- A complete statement of account detailing the original amount, any interest added, and a list of all payments made.
- Verification that the statute of limitations for collecting this debt has not expired.
- Evidence that your agency is licensed to collect debts in my state.

If you fail to provide the requested validation within thirty (30) days, I expect you to cease all collection activities regarding this matter and remove any derogatory information you have reported to the credit bureaus.

Be advised that this letter is not a refusal to pay, but a formal request for proof that I have a legal obligation to pay your agency. Until such proof is provided, I request that you stop any further telephone contact and communicate with me only via written mail.

Sincerely,

[Your Signature]

[Your Printed Name]