

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

[Date]

[Name of Collection Agency/Law Firm]  
[Address]  
[City, State, Zip Code]

**RE: Final Validation Request and Dispute of Judgment**

**Account Number:** [Account Number]

**Judgment Case Number:** [Case Number]

**Court of Jurisdiction:** [Court Name]

To Whom It May Concern,

This letter is a formal follow-up regarding the alleged debt and subsequent judgment associated with the account referenced above. This is not a refusal to pay, but a formal notice that your claim is disputed.

Although a judgment has been entered, I am exercising my right to request a full validation of the underlying debt and proof of your legal authority to collect on this specific judgment. Please provide the following documentation within thirty (30) days:

- A certified copy of the original signed contract or agreement creating the debt.
- A complete accounting of the alleged debt, including principal, interest, and any fees added post-judgment.
- Evidence of the assignment of the debt, showing the complete chain of title from the original creditor to your firm.
- Proof of proper service of process for the initial lawsuit that led to this judgment.
- Verification of the current balance including a record of all payments made toward the judgment to date.

If you fail to provide this documentation, I will assume the judgment was obtained based on inaccurate information. Please be advised that any continued collection efforts, including wage garnishment or bank levies, while this dispute is pending must strictly adhere to the Fair Debt Collection Practices Act (FDCPA) and all applicable state laws.

I request that all future communication regarding this matter be conducted in writing via the address listed above.

Sincerely,

[Your Signature]

[Your Printed Name]