

Date: [Insert Date]

To:

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

From:

[Your Name]
[Your Address]
[Your 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 notice dated [Insert Date of Notice received] regarding the account referenced above. Pursuant to my rights under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am formally requesting that you provide validation of this debt.

This is not a refusal to pay, but a formal notice that your claim is disputed and validation is requested. Please provide the following information:

- Documentation showing the name and address of the original creditor.
- A complete accounting of the amount claimed, including the principal, interest, and any fees.
- Proof that you are authorized to collect this debt on behalf of the creditor or evidence of the assignment of this account to your agency.
- A copy of any signed contract or agreement that created this debt.
- Verification that the statute of limitations for collecting this debt has not expired.

If you fail to provide the requested validation within thirty (30) days, you must cease all collection activity and remove any derogatory information you may have reported to credit bureaus regarding this account.

Furthermore, I request that you cease all telephone communication with me. All future correspondence regarding this matter should be sent in writing to my address listed above.

Sincerely,

[Your Signature]

[Your Printed Name]