

[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 Company Name],

I am writing this letter in response to your notice dated [Date of notice received], regarding the alleged debt for the account referenced above. Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am formally requesting that you provide validation of this debt.

Please provide the following information:

- The name and address of the original creditor.
- A breakdown of the amount claimed to be owed, including principal, interest, and fees.
- Proof that you are licensed to collect debts in my state.
- A copy of the original signed contract or agreement that created this debt.
- Documentation showing that the statute of limitations for collecting this debt has not expired.

I am disputing this debt. Therefore, all collection activities must cease until you provide the requested validation information. If you fail to provide this information within 30 days, I will assume the debt is invalid and expect all records regarding this matter to be corrected or removed from my credit report.

Furthermore, I request that you restrict all future communication regarding this matter to written correspondence sent to the address listed above. Do not contact me by telephone or at my place of employment.

Thank you for your cooperation.

Sincerely,

[Your Signature]

[Your Printed Name]