

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

[Date]

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

Re: Account Number [Insert Account Number]

Dear [Debt Collector Name or Collection Agency],

I am writing to formally request validation of the debt you are attempting to collect regarding the aforementioned account. I am exercising my rights under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, to request verification of this debt.

Please provide the following information:

- The name and address of the original creditor.
- The amount of the debt and a complete breakdown of any interest, fees, or additional charges.
- Verification or copy of any judgment, if applicable.
- Evidence that you are authorized to collect this debt.
- A copy of the original signed contract or agreement associated with this account.

If you fail to respond to this validation request within 30 days from the receipt of this letter, I will assume the debt is invalid and expect all collection activities to cease immediately. Please also ensure that any reporting to credit bureaus reflects that this debt is currently disputed.

Sincerely,

[Your Signature]

[Your Printed Name]