

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

[Date]

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

RE: Account Number [Insert Account Number]
Reference Number: [Insert Reference Number, if applicable]

Dear [Name of Debt Collector or Agency Name],

I am writing this letter in response to your notice dated [Date of notice received] regarding the above-referenced account. I am formally disputing the validity of this debt.

Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am requesting that you provide me with the following information to validate this debt:

- Documentation showing the name and address of the original creditor.
- Proof that you are authorized to collect this debt.
- A complete statement of the account, including the original amount owed and any interest or fees added since the account was opened.
- A copy of the original signed contract or agreement that created this debt.
- Proof that the statute of limitations for collecting this debt has not expired.
- Verification that you are licensed to collect debts in my state.

Please note that if you fail to provide validation of this debt within 30 days, you must cease all collection activities and remove any negative information you have reported to credit bureaus regarding this account.

Be advised that I am also requesting that you cease all telephone contact with me regarding this matter. All future communications must be in writing and sent to my address listed above.

Thank you for your cooperation.

Sincerely,

[Your Signature]

[Your Printed Name]