

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

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

RE: Follow-Up to Debt Validation Request

Account Number: [Account Number]

Original Creditor: [Name of Original Creditor]

To Whom It May Concern,

This letter is a formal follow-up to my previous request for debt validation sent on [Date of First Letter], which was received by your office on [Date of Receipt per Tracking]. A copy of the original request and the certified mail receipt is attached for your reference.

As of today, more than 30 days have passed since you received my initial request, and I have yet to receive the legally required documentation to verify the alleged debt. Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, you are required to cease all collection activities until sufficient verification is provided.

Since you have failed to provide proof of the validity of this debt and your legal authority to collect it, I request that you:

- Immediately cease all collection efforts regarding this account.
- Remove any negative reporting related to this account from all credit reporting agencies (Equifax, Experian, and TransUnion) within 15 days.
- Send me written confirmation that this matter is closed and the debt is no longer being pursued.

Failure to comply with this request may result in a formal complaint filed with the Consumer Financial Protection Bureau (CFPB) and the Better Business Bureau (BBB). I also reserve the right to pursue legal action for violations of the FDCPA.

Please provide a response within 15 days of receiving this letter.

Sincerely,

[Your Signature]

[Your Printed Name]