

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

[Date]

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

Re: Account Number [Insert Account Number]

Dear [Name of Debt Collector or Collection Agency],

I am writing to you in response to your communication dated [Date of letter received] regarding a debt you allege I owe to [Original Creditor Name].

This letter is a formal notice that I am disputing the validity of this debt. Pursuant to my rights under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am requesting that you provide me with the following information:

- Verification and documentation of the amount of the debt you claim is owed.
- The name and address of the original creditor for this debt.
- A copy of any judgment (if applicable).
- Evidence that you are licensed to collect debts in my state.
- Proof that the statute of limitations for collecting this debt has not expired.

If you fail to provide the requested validation within 30 days, you must cease all collection efforts and remove any derogatory information you have reported to credit reporting agencies regarding this account.

Please be advised that this is not a refusal to pay, but a request for validation. Until this debt is validated and I receive the requested information, I expect you to cease all collection activities. Do not contact me by telephone; all future communications regarding this matter must be in writing.

Sincerely,

[Your Signature]

[Your Printed Name]