

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

[Date]

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

Re: Account Number [Insert Account Number]

To Whom It May Concern,

I am writing to formally dispute the validity of the personal loan debt you are attempting to collect regarding the above-referenced account. I received your notice on [Date of Notice Receipt] and am exercising my rights under the Fair Debt Collection Practices Act (FDCPA) to request validation of this debt.

Please provide the following information:

- Documentation showing the name and address of the original creditor.
- A complete accounting of the alleged debt, including the original principal amount, any interest added, and any fees applied.
- A copy of the original signed contract or loan agreement for this unsecured personal loan.
- Proof that your agency is licensed to collect debt in my state.
- Evidence that the statute of limitations for collecting this debt has not expired.

If you fail to provide the requested documentation within 30 days, you must cease all collection activities and remove any derogatory information related to this account from my credit reports.

Be advised that this letter is not a payment agreement or an acknowledgment of the debt. I am also requesting that you cease all telephone communication with me regarding this matter and communicate only in writing at the address provided above.

Sincerely,

[Your Signature]
[Your Printed Name]