

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

[Date]

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

RE: Account Number [Your Account Number]

Dear [Contact Name or Debt Collector],

I am writing this letter in response to your recent communication dated [Date of Letter received] regarding an alleged debt. Pursuant to my rights under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am formally requesting validation of this debt.

Please provide the following information:

- The name and address of the original creditor.
- A detailed breakdown of the amount alleged to be owed, including principal, interest, and any fees.
- Documentation proving that I have a legal obligation to pay this debt, such as a copy of the original signed contract.
- Proof that your agency is licensed to collect debt in my state.
- Documentation showing the date of the last payment or activity on this account.

This is not a refusal to pay, but a request for validation. I dispute this debt in its entirety until you provide the requested documentation. If you fail to provide this validation within 30 days, I expect you to cease all collection activities and remove any negative reporting regarding this account from my credit reports.

Be advised that if you pursue legal action or continue collection efforts without providing proper validation, I will keep a record of all interactions for potential legal counter-claims.

Sincerely,

[Your Signature]

[Your Printed Name]