

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

[Date]

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

Re: Account Number [Insert Account Number]

To Whom It May Concern,

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

Please provide the following information to verify the validity of this claim:

- Documentation showing the name and address of the original creditor.
- Proof of the original agreement between myself and the original creditor.
- A complete payment history or statement showing how the alleged balance was calculated, including all interest and fees.
- Proof that your company is legally licensed to collect debts in my state.
- Documentation showing that the statute of limitations for this debt has not expired.

I am disputing this debt. If you fail to provide the requested validation within 30 days, I expect you to cease all collection activities and remove any derogatory information regarding this account from my credit reports.

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

Sincerely,

[Your Signature]
[Your Printed Name]