

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

[Date]

[Name of Debt Collection Agency]
[Address of Debt Collection Agency]
[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 debt you are attempting to collect regarding the utility service account referenced above. Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am exercising my right to request written verification and validation of this debt.

Please provide the following information:

- Documentation showing the original utility provider and the service address associated with the debt.
- An itemized statement of the alleged debt, including the original balance, any payments made, and a breakdown of all interest, fees, or penalties added.
- Verification that the statute of limitations for collecting this debt in my state has not expired.
- Proof that your agency is licensed to collect debts in my state.
- A copy of any contract or agreement that shows I am legally obligated to pay this amount.

Be advised that if you fail to provide this validation within 30 days, you must cease all collection activities and remove any derogatory information related to this account from my credit reports.

Furthermore, I request that you limit all future communications regarding this matter to written correspondence sent to my address listed above. Do not contact me by telephone at my home or place of employment.

Sincerely,

[Your Signature]
[Your Printed Name]