

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

[Date]

[Name of Debt Collector/Lender]
[Department, if known]
[Address]
[City, State, Zip Code]

RE: Account Number: [Your Account Number]
Collateral Description: [Describe Property/Asset, e.g., Vehicle VIN or Property Address]

Dear [Name of Debt Collector or Contact Person],

I am writing to formally dispute the validity of the debt referenced above and to request full validation as required under the Fair Debt Collection Practices Act (FDCPA) and applicable state laws.

Please provide the following information regarding this secured debt:

- The name and address of the original creditor.
- A complete accounting of the alleged debt, including the original principal amount, interest accrued, and any additional fees.
- A copy of the original security agreement or contract signed by me granting a security interest in the collateral.
- Proof of your legal authority to collect this debt or enforce the security interest.
- Evidence that the lien or security interest on the collateral has been properly perfected and remains valid.
- Verification of the current location and status of the collateral, if applicable.

If this debt has been sold or transferred, please provide a complete chain of title from the original creditor to your firm.

Be advised that I am requesting that you cease all collection activities, including any attempts to repossess the collateral, until you have provided the requested validation. Furthermore, please ensure that any reporting of this debt to credit bureaus reflects that the account is "Disputed."

I look forward to receiving the requested documentation within 30 days of your receipt of this notice.

Sincerely,

[Your Signature]

[Your Printed Name]