

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

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

**RE: Notice of Dispute and Request for Debt Validation**

Account Number: [Your Account Number]  
Collateral Description: [Description of Property/Vehicle/Asset]

To Whom It May Concern,

I am writing to formally dispute the validity of the debt referenced above. Under the Fair Debt Collection Practices Act (FDCPA) and relevant state laws, I am exercising my right to request full validation of this secured debt.

Please provide the following documentation to verify this claim:

- A complete record of the chain of title for the security interest in the collateral.
- A copy of the original signed security agreement and promissory note.
- An itemized statement of the alleged balance, including principal, interest, and any added fees.
- Evidence that your company is legally authorized to collect this debt or enforce the security interest in my state.
- If the collateral has been repossessed, a full accounting of the sale and how the proceeds were applied to the balance.

This is not a refusal to pay, but a formal request for verification. Until such time as you provide the requested documentation, I request that you cease all collection activities and refrain from reporting this item to any credit reporting agencies, or mark it as "disputed" if it has already been reported.

I look forward to receiving the requested information within 30 days of your receipt of this letter.

Sincerely,

[Your Signature]

[Your Printed Name]