

[Your Name/Company Name]

[Your Address]

[City, State, Zip Code]

[Phone Number]

[Email Address]

[Date]

[Debt Collector Name]

[Collection Agency Name]

[Address]

[City, State, Zip Code]

Re: Formal Debt Validation Request

Account Number: [Account Number]

Original Creditor: [Original Equipment Lessor Name]

Equipment Description: [Model/Serial Number, if known]

To Whom It May Concern,

I am writing this letter in response to your notice dated [Date of notice received] regarding the alleged debt associated with an equipment lease. This letter is a formal request for validation of the debt pursuant to the Fair Debt Collection Practices Act (FDCPA) and any applicable state laws.

Please provide the following documentation and information to verify this claim:

- Proof that you are authorized to collect this debt.
- A copy of the original signed equipment lease agreement.
- The complete payment history on the account, showing all credits, interest, and fees applied.
- Documentation proving the current balance and how it was calculated.
- Evidence that the equipment was recovered or a statement regarding its current status.
- Proof of the date of the last payment made by the debtor.
- A copy of your license to collect debts in my state.

I am disputing this debt in its entirety until sufficient validation is provided. Please cease all collection efforts and do not report this item to any credit reporting agencies until you have responded to this request with the required documentation.

Sincerely,

[Your Signature]

[Your Printed Name]