

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

[Debt Collector Name]
[Debt Collector Address]
[Debt Collector 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 referenced above and to request full validation under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g.

As this debt is alleged to be secured by collateral, I specifically demand that you provide the following documentation to prove your legal right to collect or foreclose:

- A complete chain of title demonstrating the legal transfer of the security interest/lien from the original creditor to your agency.
- A certified copy of the original Security Agreement or Deed of Trust signed by me, identifying the specific collateral.
- Verification of the current physical location and legal status of the original Promissory Note.
- An itemized statement of the alleged debt, including the original principal, interest accrued, and any fees added.
- Evidence that the security interest has been properly perfected in accordance with local and state laws (e.g., UCC-1 filing or recorded lien).

Please be advised that if you fail to provide proof of the underlying collateral and your legal standing to enforce the security interest within 30 days, I will consider this debt unverified and any reporting to credit bureaus a violation of the Fair Credit Reporting Act (FCRA).

Until this debt is validated and proof of collateral ownership is provided, you are to cease and desist all collection activities and any further contact with me, except in writing via U.S. Mail.

Sincerely,

[Your Signature]
[Your Printed Name]