

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

[Debt Collector Name]  
[Debt Collector Address]  
[City, State, Zip Code]

Re: Account Number [Your Account Number]

Dear [Debt Collector Name],

I am writing this letter in response to your notice dated [Date of Notice] regarding a debt you allege I owe to [Original Creditor Name]. This letter is a formal request for validation of this debt pursuant to the Fair Debt Collection Practices Act (FDCPA).

Because this debt is listed as a secured debt, I request that you provide the following information:

- Verification of the amount owed, including a breakdown of any interest or fees.
- A copy of the original signed contract or security agreement that grants a security interest in the collateral.
- Evidence of the lien or perfected security interest held by the current creditor.
- Documentation showing your legal authority to collect this debt on behalf of the creditor.
- The name and address of the original creditor, if different from the current creditor.

If you fail to provide this validation within 30 days, I will assume the debt is invalid and will expect you to cease all collection activities and remove any negative reporting from my credit files.

Please be advised that this is not a refusal to pay, but a request for verification of the debt and the underlying security interest.

Sincerely,

[Your Signature]  
[Your Printed Name]