

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

[Date]

[Debt Collection Agency Name]  
[Debt Collection Agency Address]  
[City, State, Zip Code]

Re: Account Number [Your Account Number]

To Whom It May Concern,

I am writing to formally dispute the debt associated with the telecommunications account mentioned above. I received a notice from your office regarding this alleged debt on [Date of Notice].

I do not recognize this debt or the amount requested. Under the Fair Debt Collection Practices Act (FDCPA), I am requesting that you provide validation of this debt. Please provide the following information:

- Documentation showing the original creditor and the date of the alleged service.
- An itemized statement of the charges, including any late fees, interest, or equipment return fees.
- Verification that the statute of limitations for collecting this debt has not expired.
- A copy of the original contract or service agreement bearing my signature or proof of my authorization.
- Your license number to collect debts in my state.

If you cannot provide this verification, you must cease all collection activities and remove any negative information related to this account from my credit reports immediately.

Please be advised that this letter is not a refusal to pay, but a formal request for information. Until this debt is validated, I request that you cease all telephone contact with me and communicate only via mail.

Sincerely,

[Your Signature]  
[Your Printed Name]