

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

[Date]

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

RE: Second Notice - Formal Request for Debt Validation
Account Number: [Your Account Number]
Reference Number: [Agency Reference Number]

To Whom It May Concern,

This is my second formal request regarding the alleged telecommunications debt associated with the account number listed above. I previously sent a validation request on [Date of First Letter], which was received by your office on [Date of Receipt]. To date, I have not received a sufficient response or the legally required documentation.

Under the Fair Debt Collection Practices Act (FDCPA), I am exercising my right to dispute this debt. Please provide the following information:

- A full itemization of the alleged debt, including the original service dates and the name of the original telecommunications provider.
- A copy of the original contract or service agreement signed by me.
- Evidence that you are legally authorized to collect this debt in my state.
- A complete transaction history showing all payments made and any credits applied to the account.

Since this is a second notice and the initial 30-day period for validation has passed without a response, I request that you cease all collection activities, including reporting this item to credit bureaus, until the requested validation is provided. If you have already reported this to any credit reporting agency, please mark the account as "Disputed" immediately.

I look forward to receiving the requested documentation within 15 days. If you cannot provide validation, I expect this matter to be closed and all records of this debt to be deleted from my credit file.

Sincerely,

[Your Signature]

[Your Printed Name]