

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

[Date]

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

**Re: Account Number [Your Account Number]**

Dear [Debt Collector Name or Debt Collection Agency],

I am writing to formally dispute the validity of the debt you are attempting to collect regarding an alleged cancellation fee for telecommunications services with [Original Provider Name].

Under the Fair Debt Collection Practices Act (FDCPA), I am requesting that you provide verification and validation of this debt. Please provide the following information:

- A detailed breakdown of the alleged cancellation fee, including the specific contract terms that authorize this charge.
- A copy of the original signed contract or agreement showing my acceptance of these cancellation terms.
- The date the account was opened and the exact date the service was terminated.
- Proof that you are legally authorized to collect this debt in my state.
- The full name and address of the original creditor.

Please note that I am disputing this debt because [Optional: mention reason, e.g., the contract period had ended / service was never activated / I was told the fee would be waived].

Be advised that if you fail to provide the requested documentation within 30 days, you must cease all collection activities and remove any derogatory information related to this account from my credit reports.

Furthermore, I request that you limit all future communications regarding this matter to written mail only. Do not contact me by telephone at my home or place of employment.

Sincerely,

[Your Signature]

[Your Printed Name]