

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

[Date]

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

Re: Account Number [Your Account Number]

To Whom It May Concern,

I am writing to formally dispute the validity of the debt you are attempting to collect regarding an alleged early termination fee from [Name of Telecommunications Provider].

Under the Fair Debt Collection Practices Act (FDCPA), I have the right to request validation of this debt. Please provide the following information:

- A copy of the original contract showing my signature and the specific terms regarding early termination fees.
- An itemized statement of the alleged debt, including the exact date the service was canceled and how the termination fee was calculated.
- Proof of any equipment returns or credits applied to the account.
- Evidence that you are legally authorized to collect this debt in my state.

If you cannot provide this documentation, please cease all collection activities and ensure this account is removed from my credit report.

Sincerely,

[Your Signature]

[Your Printed Name]