

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

[Date]

[Collection Agency Name]
[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 account number listed above regarding alleged roaming charges. I am requesting full validation of this debt pursuant to the Fair Debt Collection Practices Act (FDCPA).

Please provide the following information to verify the validity of this claim:

- A detailed breakdown of the roaming charges, including dates, locations, and the specific data or voice usage consumed.
- Proof of the original agreement or contract between myself and [Original Telecommunications Provider] authorizing these specific roaming rates.
- Verification that the roaming charges were calculated in accordance with the terms of my service plan.
- Evidence that your agency has the legal right to collect this debt.
- A copy of the last billing statement sent by the original provider prior to the account being sent to collections.

I am not refusing to pay, but I am exercising my right to ensure that the charges are accurate and legitimate. Please cease all collection activities and do not report this item to any credit reporting agencies until you have provided the requested documentation.

If you fail to provide this validation within 30 days, I will consider this matter closed and expect any negative information regarding this account to be removed from my credit report.

Sincerely,

[Your Signature]

[Your Printed Name]