

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

[Date]

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

**RE: Account Number: [Account Number from Collection Notice]**

Dear [Name of Debt Collector or Collection Agency],

I am writing this letter in response to your notice dated [Date of Notice] regarding an alleged unpaid cellular plan debt with [Original Cellular Carrier Name].

This is a formal request for debt validation. Pursuant to my rights under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am disputing the validity of this debt. I request that you provide the following information:

- Verification of the original amount owed on the cellular plan.
- A detailed breakdown of all charges, including service fees, equipment costs, early termination fees, and interest.
- A copy of the original signed contract or agreement with [Original Cellular Carrier Name].
- Proof that you are legally authorized to collect this debt in my state.
- Evidence that the statute of limitations for collecting this debt has not expired.

If you cannot provide the requested documentation, I demand that you cease all collection activities immediately and remove any negative information regarding this account from my credit reports.

Please note that this letter is not a refusal to pay, but a request for verification of the debt. Until such verification is provided, I expect all collection efforts to stop.

Sincerely,

[Your Signature]  
[Your Printed Name]