

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

[Date]

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

RE: Account Number [Insert Account Number]

To Whom It May Concern,

I am writing to you regarding the above-referenced account. This letter is a formal request for validation of the alleged debt pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g.

Please provide the following information:

- Verification of the amount owed.
- The name and address of the original creditor.
- A copy of the original contract or agreement bearing my signature.
- A complete payment history showing how the current balance was calculated.

Enclosed, please find a payment in the amount of \$[Insert Amount] toward this account. Please note that this payment is made in good faith and does not constitute an admission of the total validity of the debt as stated in your previous correspondence. I am making this partial payment while I await the formal validation requested above.

Please apply this payment to the principal balance of the account. Furthermore, I request that you cease all telephone communication with me regarding this matter. All future correspondence must be sent in writing to the address provided above.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]