

[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 [Your Account Number]

To Whom It May Concern,

I am writing to you regarding the above-referenced account. Enclosed, please find a payment in the amount of \$[Amount] as a partial payment toward this account.

Please be advised that this payment is made without prejudice and does not constitute an admission of the total amount alleged to be owed, nor does it waive any of my rights under the Fair Debt Collection Practices Act (FDCPA) or applicable state laws.

Furthermore, I am formally requesting validation of this debt. Please provide the following information:

- Verification of the original creditor and the original account number.
- A complete breakdown of the principal, interest, and any fees added to the balance.
- Proof that your agency is licensed to collect debt in my state.
- A copy of the original signed contract or agreement that created this debt.

If you fail to provide the requested validation within 30 days, I will assume this debt is invalid. Please apply the enclosed payment to the principal balance of the account immediately and send me an updated statement reflecting the new balance.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]