

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

[Date]

[Name of Contact Person]  
[Collection Agency/Creditor Name]  
[Address]  
[City, State, Zip Code]

RE: Account Number [Insert Account Number]

Dear [Name of Contact Person],

I am writing regarding the alleged debt associated with the account number listed above. Enclosed, please find a payment in the amount of \$[Insert Amount] as a partial payment toward this account.

Please be advised that this payment is being made with the understanding that it does not constitute an admission of the total amount claimed. Pursuant to my rights under the Fair Debt Collection Practices Act (FDCPA), I am formally requesting a full validation of this debt.

Please provide the following information:

- Documentation showing the original creditor and the date of the alleged default.
- A complete breakdown of the principal balance, interest, and any additional fees.
- Evidence that your company is legally authorized to collect this debt in my state.
- A copy of the original signed contract or agreement associated with this account.

Upon receipt of this validation, I will review the records and determine the appropriate next steps regarding the remaining balance. Please apply the enclosed payment to the principal balance of the account immediately.

I look forward to receiving the requested documentation within 30 days.

Sincerely,

[Your Signature]

[Your Printed Name]