

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

[Date]

[Contact Name/Department]  
[Collection Agency or Creditor Name]  
[Address]  
[City, State, Zip Code]

**Re: Account Number [Your Account Number]**

Dear [Contact Name or Debt Collector],

I am writing to acknowledge your receipt of my recent payment in the amount of \$[Amount Paid], which was sent on [Date]. Please apply this payment to the account referenced above.

While I am making this payment, please be advised that this does not constitute an admission of the total amount alleged to be owed. 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:

- The name and address of the original creditor.
- A complete breakdown of the principal amount, interest, and any additional fees.
- Evidence that you are licensed to collect debts in my state.
- Copies of any judgment or contract that proves I have a legal obligation to pay this debt.

If you fail to provide this validation within thirty (30) days, I will assume this debt is invalid and will expect all collection activities to cease immediately. Please ensure that all future communications regarding this matter are sent to me in writing via the address listed above.

Sincerely,

[Your Signature]

[Your Printed Name]