

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

[Date]

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

**RE: Account Number [Your Account Number]**

Dear [Contact Person or Customer Service Department],

I am writing regarding the outstanding balance on the above-referenced account. I recently received a statement indicating a remaining balance of \$[Total Amount Owed].

Before I settle the full amount, I am requesting a formal validation and an itemized breakdown of this remaining balance. Please provide documentation showing all previous payments made, applied interest, and any additional fees that have been charged to this account.

While I wait for this verification, I am enclosing a partial payment of \$[Amount You Are Paying Today] via [Check/Money Order Number] to demonstrate my good faith intention to resolve this debt. Please apply this payment directly to the principal balance.

Please note that this partial payment does not constitute an admission of the total amount claimed until the requested validation is provided. Once I have reviewed the itemized statement and confirmed the accuracy of the balance, I will contact you to arrange for the final payment or a payment plan.

Thank you for your prompt attention to this matter. I look forward to receiving the account breakdown within [Number, e.g., 30] days.

Sincerely,

[Your Signature]

[Your Printed Name]