

[Your Company Name]
[Your Name/Title]
[Business Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]

[Date]

[Creditor/Collection Agency Name]
[Contact Name, if known]
[Address]
[City, State, Zip Code]

RE: NOTICE OF DISPUTE AND REQUEST FOR DEBT VALIDATION

Account Number: [Account Number]
Total Alleged Amount Due: \$[Amount]

To Whom It May Concern,

I am writing this letter in response to your communication dated [Date of their letter] regarding the above-referenced commercial debt. This letter serves as a formal notice that [Your Company Name] disputes the validity of this debt in its entirety.

Under applicable commercial laws and business practices, we request that you provide formal validation of this debt. Please provide the following information within thirty (30) days of receipt of this notice:

- A complete statement of account including the original principal amount and an itemized breakdown of all interest, late fees, and legal charges added to the balance.
- A copy of the original signed loan agreement, promissory note, or commercial contract establishing this debt.
- Verification that your company is legally authorized to collect this debt in the state of [Your State].
- The name and address of the original creditor, if different from your company.
- Proof of the date of the last payment made on the account.

Please note that this is not a refusal to pay, but a request for substantiation of the claim. Until such time as this debt is validated and the requested documentation is provided, we request that you cease all collection activities and refrain from reporting this item to any commercial credit reporting agencies.

If you fail to provide the requested validation within the thirty-day period, we will assume this matter is closed and any claims regarding this debt are waived.

Sincerely,

[Signature]

[Printed Name]

[Title]

[Your Company Name]