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

[Date]

[Name of Debt Collector]
[Debt Collection Agency Name]
[Address]
[City, State, Zip Code]

Re: Account Number [Insert Account Number]

Dear [Name of Debt Collector or Collection Agency],

I am writing this letter in response to your notice dated [Date of notice received], regarding a debt you allege I owe to [Original Creditor Name].

Pursuant to my rights under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. $ 1692g, I am formally requesting that you provide validation of this debt. This is not a refusal to pay, but a request for proof that I am the party responsible for this debt and that the amount is correct.

Please provide the following information:

- Documentation showing the amount of the debt, including any interest or fees added.
- A copy of the original signed contract or agreement associated with this account.
- The name and address of the original creditor.
- Verification that you are licensed to collect debts in my state.
- Proof that the statute of limitations for collecting this debt has not expired.

If you fail to provide this documentation within 30 days, I will assume the debt is invalid and request that you cease all collection activities and remove any associated marks from my credit report.

Furthermore, do not contact me via telephone. All future communications regarding this matter must be sent to me in writing via mail.

Sincerely,

[Your Signature]

[Your Printed Name]