

Date: [Insert Date]

To:

[New Servicer Name]

[New Servicer Address]

[City, State, Zip Code]

From:

[Your Name]

[Your Address]

[Your City, State, Zip Code]

[Your Phone Number]

RE: Account Number [Insert Account Number]

Dear Customer Service Department,

I am writing this letter in response to the notice I received regarding the transfer of servicing for the above-referenced account. According to my records, this debt was recently transferred to your company from [Insert Name of Previous Servicer].

Under the Fair Debt Collection Practices Act (FDCPA) and the Real Estate Settlement Procedures Act (RESPA), I am formally requesting validation of this debt and verification of your right to collect it. Please provide the following information:

- The name and address of the original creditor.
- A complete statement of the amount owed, including a breakdown of principal, interest, and any fees.
- Verification of the legal transfer of servicing rights from the previous servicer to your company.
- A copy of the original contract or agreement establishing this debt.
- A complete payment history showing all payments made and how they were applied.

Please note that I am disputing the validity of this debt until the requested documentation is provided. During this time, please cease all collection efforts and do not report any negative information regarding this account to the credit reporting agencies until this matter is resolved.

I look forward to receiving the requested documentation within 30 days. Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]