

[Your Name]
[Your Address]
[Your City, State, Zip Code]

[Date]

[Collection Agency Name]
[Collection Agency Address]
[City, State, Zip Code]

Re: Account Number [Insert Account Number]

Dear [Collection Agency Name],

I am writing this letter in response to your notice dated [Date of notice received], regarding a debt you claim I owe. Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am formally requesting that you provide validation of this debt.

Please provide the following information:

- The name and address of the original creditor.
- The original account number associated with the debt.
- A complete breakdown of the amount alleged to be owed, including principal, interest, and any fees.
- Verification that the statute of limitations for collecting this debt has not expired.
- Evidence that your agency is licensed to collect debts in my state.
- Documentation showing that you are legally authorized to collect this specific debt.

If you fail to provide this documentation within 30 days, I expect you to cease all collection activities regarding this account and remove any negative information you have reported to credit bureaus.

Please be advised that this is not a refusal to pay, but a request for validation. Until such time as you provide the requested verification, you must cease all communication with me except to provide the information requested above.

Sincerely,

[Your Signature]

[Your Printed Name]