

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

[Debt Collector Name]
[Debt Collector Address]
[City, State, Zip Code]

Re: Account Number [Your Account Number]

Dear [Name of Debt Collector or Company],

I am writing in response to your recent communication regarding the alleged debt referenced above. Pursuant to my rights under the Fair Debt Collection Practices Act (FDCPA), I am formally demanding a complete investigation and verification of this debt.

Please provide the following documentation and information:

- A detailed breakdown of the amount alleged to be owed, including original principal, interest, and any fees.
- The name and address of the original creditor.
- A copy of the original contract or agreement bearing my signature.
- Verification that the statute of limitations for collecting this debt has not expired.
- Proof that your company is licensed to collect debt in my state.

I am disputing the validity of this debt in its entirety until sufficient proof is provided. Under the FDCPA, you must cease all collection activities until you provide the requested verification.

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

Sincerely,

[Your Signature]

[Your Printed Name]