

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

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

RE: Notice of Failure to Validate Debt
Account Number: [Account Number]
Original Creditor: [Original Creditor Name]

To Whom It May Concern,

This letter is in formal response to your failure to provide sufficient validation of the above-referenced debt. On [Date of Original Request], I sent a formal request for verification and validation of this debt via certified mail.

Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, you are required to provide proof that the debt is valid and that you have the legal right to collect it. To date, you have failed to provide the following documentation:

- Proof of the original agreement bearing my signature.
- A complete statement of account including all credits and debits.
- Evidence that you are legally licensed to collect debt in my state.
- Proof that the statute of limitations has not expired.

Since you have failed to respond with the necessary documentation, this debt is officially disputed. You are hereby instructed to cease and desist all collection activities regarding this account. Furthermore, you are required to notify all credit reporting agencies to which you have reported this debt that the information is inaccurate and must be deleted from my credit file immediately.

Failure to comply with this request may result in legal action against your agency for violations of the FDCPA and the Fair Credit Reporting Act (FCRA). I am keeping records of all correspondence and will report non-compliance to the Consumer Financial Protection Bureau (CFPB) and my State Attorney General.

Sincerely,

[Your Signature]

[Your Printed Name]