

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

[Date]

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

Re: Notice of Incomplete Validation - Account Number: [Account Number]

To Whom It May Concern,

I am writing in response to your correspondence dated [Date of their letter], which was sent in reply to my formal request for debt validation under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g.

The information you provided is insufficient to verify the validity of the alleged debt. Your response failed to include the following required documentation:

- A statement of the account showing the complete chain of title from the original creditor.
- A copy of the original signed contract or agreement creating the debt.
- An itemized breakdown of the alleged amount, including principal, interest, and any fees added.
- Evidence that you are licensed to collect debts in my state.

Be advised that simply sending a printout of your internal records or a recent billing statement does not constitute legal validation of a debt under the FDCPA. I am formally notifying you that the debt remains "disputed."

Under the FDCPA, you must cease all collection activity, including reporting this item to credit bureaus, until you provide competent evidence that validates this debt. If you have already reported this to credit agencies, you must immediately notify them that the account is "disputed."

I expect to receive the requested documentation within thirty (30) days. Failure to provide full validation while continuing collection efforts may result in a formal complaint to the Consumer Financial Protection Bureau (CFPB) and potential legal action.

Sincerely,

[Your Signature]

[Your Printed Name]