

Date: [Insert Date]

To:

[Name of Debt Collection Agency]
[Compliance Department]
[Street Address]
[City, State, Zip Code]

From:

[Your Full Name]
[Your Street Address]
[Your City, State, Zip Code]
[Account Number: Insert Number]

RE: FINAL WARNING - NOTICE OF INCOMPLETE DEBT VALIDATION

To Whom It May Concern,

This letter serves as a formal final warning regarding my previous request for debt validation dated [Insert Date of First Letter]. On [Insert Date You Received Their Response], I received a correspondence from your office; however, the information provided was insufficient and failed to legally validate the alleged debt under the Fair Debt Collection Practices Act (FDCPA).

Specifically, your response failed to provide:

- A complete breakdown of all interest, fees, and principal charged.
- A copy of the original signed contract or agreement creating this debt.
- Verification of your legal authority to collect this debt in my state.
- Evidence of the chain of title from the original creditor to your agency.

Be advised that your failure to provide these documents means you have not verified the debt. Under federal law, you must cease all collection activities, including reporting this unverified information to credit bureaus, until valid verification is produced.

This is your final opportunity to provide full documentation. If you do not provide the requested proof within fifteen (15) days of receipt of this notice, I will demand that you immediately delete any reporting of this account from my credit files and cease all communication. Failure to comply will result in a formal complaint filed with the Consumer Financial Protection Bureau (CFPB) and the Better Business Bureau (BBB).

Sincerely,

[Your Signature]

[Your Printed Name]