

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

[Date]

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

**RE: Formal Notice of Dispute Outcome and Debt Validation Request**

Account Number: [Account Number]  
Reference Number: [Reference Number, if applicable]

To Whom It May Concern,

I am writing this letter in response to your recent communication regarding the alleged debt mentioned above. This letter serves as a formal notice that I am disputing the validity of this debt in its entirety.

Under the Fair Debt Collection Practices Act (FDCPA), I am requesting that you provide competent evidence to validate this debt. Please provide the following information:

- The name and address of the original creditor.
- A full breakdown of the total amount owed, including principal, interest, and fees.
- Proof that the statute of limitations for collecting this debt has not expired.
- A copy of the original signed contract or agreement creating this obligation.
- Documentation proving your legal authority to collect this specific debt.

Be advised that if you have reported this disputed debt to any credit reporting agencies, you are required by law to notify them that the account is currently "disputed." Failure to do so may constitute a violation of the Fair Credit Reporting Act (FCRA).

I request that you cease all collection activities, including phone calls and written correspondence, until you have provided the requested validation documents. Once you have concluded your investigation into this dispute, please provide a written notice of the outcome.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]