

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

[Date]

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

RE: Request for Verification of Alleged Debt (Account Number: [Your Account Number])

To Whom It May Concern,

I am writing to formally dispute the validity of the debt associated with the account number mentioned above. This letter is a formal request for verification and proof of the alleged debt pursuant to the Fair Debt Collection Practices Act (FDCPA).

I request that you provide the following documentation to substantiate this claim:

- A copy of the original signed agreement or contract bearing my signature, which establishes the legal obligation to pay this alleged debt.
- A complete statement of account including the original principal balance, any interest charged, and any additional fees or penalties applied.
- Proof that your agency has the legal authority to collect this debt in my state of residence.
- Evidence of the date of the last payment made on this account, if any.

Please be advised that this is not a refusal to pay, but a request for verification that I am indeed the person responsible for this debt and that the amount you are claiming is accurate.

If you fail to provide the requested original signed documentation within 30 days of receipt of this notice, I expect you to cease all collection activities and remove any negative information related to this account from my credit reports immediately.

Sincerely,

[Your Signature]
[Your Printed Name]