

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

[Date]

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

Re: Account Number [Your Account Number]

Dear [Name of Debt Collector],

I am writing this letter in response to your recent communication regarding the alleged debt associated with the account number listed above. Pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am formally disputing the validity of this debt.

Please be advised that until proper verification and competent evidence is received to substantiate this claim, this debt remains disputed in its entirety. I am requesting that you provide the following information:

- Documentation showing the original creditor's name and address.
- A complete accounting of the alleged debt, including the original balance and any added fees or interest.
- Proof that you are legally authorized to collect this debt in my state.
- A copy of the original signed contract or agreement.

Under the law, you must cease all collection activities, including reporting this to credit bureaus, until you provide the required verification. If you have already reported this disputed debt to any credit reporting agency, you are required to notify them that the account is currently being disputed.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]