

[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: Account Number [Your Account Number]

Dear [Contact Person or Debt Collector Name],

I am writing in response to your letter dated [Date of their letter] regarding my dispute of the above-referenced debt.

I have reviewed the information you provided. However, your response is incomplete and does not satisfy the verification requirements under the Fair Debt Collection Practices Act (FDCPA). Specifically, the following documentation is missing:

- A complete record of all payments and charges made to the account.
- A copy of the original signed contract or agreement creating this debt.
- Proof that your agency is licensed to collect debts in my state.
- Written verification from the original creditor that the debt is valid and the amount is correct.

Because you have failed to provide full verification of this debt, this account remains in dispute. Please be advised that under the FDCPA, you must cease all collection efforts until you provide the necessary documentation to substantiate this claim.

If you cannot provide the requested documentation, I request that you close this file and remove any negative reporting associated with this account from all credit reporting agencies immediately.

Sincerely,

[Your Signature]

[Your Printed Name]