

[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: Dispute of Debt for Account Number: [Account Number]

To Whom It May Concern,

I am writing in response to your letter dated [Date of Letter] regarding the alleged debt mentioned above. I am formally disputing the validity of this debt.

I previously requested verification and substantiation of this debt on [Date of your initial dispute]. To date, you have failed to provide any documentation that proves I am legally obligated to pay this amount, such as a copy of the original contract or a complete statement of account.

Because you have failed to provide sufficient evidence to substantiate this claim, I demand that you immediately cease all collection activities. Under the Fair Debt Collection Practices Act (FDCPA), you must stop collection efforts until you provide valid verification of the debt.

Furthermore, if you have reported this unsubstantiated debt to any credit bureaus, I demand that you notify them immediately that the debt is disputed and request its removal from my credit report until it can be verified.

Please provide written confirmation within 30 days that this matter has been closed and that my credit report has been updated accordingly.

Sincerely,

[Your Signature]

[Your Printed Name]