

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

[Date]

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

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

Subject: Notice of Account Verification and Debt Validation Findings

Dear [Name of Debt Collector or Agency],

I am writing this letter in response to your recent communication regarding the alleged debt mentioned above. On [Date you sent original validation request], I requested formal validation of this debt pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g.

Upon reviewing the documentation you provided on [Date you received their response], I have found the following discrepancies and/or missing information:

- [Specify finding: e.g., Failure to provide the original contract bearing my signature.]
- [Specify finding: e.g., Discrepancy in the calculation of the total balance owed.]
- [Specify finding: e.g., Lack of proof regarding your legal authority to collect this debt in my state.]
- [Specify finding: e.g., Documentation does not show a complete transactional history or chain of custody.]

Due to these findings, this debt remains unverified. Please be advised that under the FDCPA, you must cease all collection efforts until you provide competent evidence that confirms the validity of this debt and your right to collect it.

Furthermore, if you have reported this information to any credit reporting agencies (Experian, Equifax, or TransUnion), you are required to mark the account as "disputed." If you cannot provide the necessary verification, I demand that you remove all references to this account from my credit reports immediately.

Please provide the corrected and complete validation documents within 30 days of receiving this letter. If I do not hear from you, I will assume this matter is closed and that you have ceased all collection activities regarding this account.

Sincerely,

[Your Signature]

[Your Printed Name]