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

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

Re: Account Number [Insert Account Number]

Dear [Name of Debt Collector or Agency Name],

I am writing this letter in response to the debt validation information you provided on [Date you received their response] regarding the above-referenced account.

After reviewing the documentation provided, I find your verification to be insufficient for the following reasons:

- [Reason 1: e.g., Failure to provide the original contract bearing my signature]
- [Reason 2: e.g., Failure to provide a full itemized statement of the alleged debt]
- [Reason 3: e.g., Failure to provide proof of your legal authority to collect this debt in my state]

Because you have failed to provide competent evidence that I have a legal obligation to pay this debt, I am formally disputing the validity of this debt. Under the Fair Debt Collection Practices Act (FDCPA), you are required to cease collection efforts until valid proof is provided.

If you cannot provide the necessary documentation to verify the accuracy of this claim, I demand that you immediately:

1. Stop all collection activities regarding this account.
2. Remove any and all references to this account from my credit reports with Equifax, Experian, and TransUnion.
3. Send me written confirmation that this account is closed and the debt is no longer being pursued.

Please be advised that I am keeping records of all correspondence. If you continue to report inaccurate information to the credit bureaus or continue collection efforts without proper validation, I reserve the right to file a complaint with the Consumer Financial Protection Bureau (CFPB) and pursue legal action.

I expect a response within 30 days of your receipt of this letter.

Sincerely,

[Your Signature]
[Your Printed Name]