

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

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

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

To Whom It May Concern,

I am writing in response to the investigation regarding the validation of the above-referenced debt. Following my formal request for validation dated [Date of original request], I have reviewed the information provided.

Based on the lack of sufficient documentation, inaccuracies in the records, or the expiration of the statute of limitations, this debt has not been properly validated as my legal obligation. Therefore, I am formally requesting that you immediately cease all collection activities regarding this account.

Furthermore, I demand that you:

- Close this account in your files and mark it as "Disputed" or "Resolved."
- Cease reporting this account to all credit reporting agencies (Equifax, Experian, and TransUnion).
- Request the removal of any existing derogatory entries related to this account from my credit reports within 30 days.
- Provide written confirmation that the account is closed and that no further collection attempts will be made by your office or any third party.

Please be advised that any further attempts to collect this debt or any continued reporting of inaccurate information to credit bureaus will be considered a violation of the Fair Debt Collection Practices Act (FDCPA) and the Fair Credit Reporting Act (FCRA), and I reserve the right to take legal action.

I look forward to receiving written confirmation of the account closure within 30 days of your receipt of this letter.

Sincerely,

[Your Signature]

[Your Printed Name]