

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

[Date]

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

Re: Notice of Insufficient Documentation and Request for Dismissal

Account Number: [Your Account Number]

Reference Number: [Reference Number if applicable]

To Whom It May Concern,

I am writing in response to your correspondence dated [Date of their letter] regarding the alleged debt mentioned above. On [Date of your first letter], I formally requested validation of this debt pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g.

The documentation you provided on [Date you received their response] is insufficient to verify the validity of this debt. You have failed to provide the following required items:

- A copy of the original signed contract or agreement between myself and the original creditor.
- A complete itemized statement of the alleged debt, including all interest, fees, and payments made.
- Proof of your legal authority to collect this debt in my state of residence.
- The chain of title proving the transfer of ownership of this account from the original creditor to your agency.

Because you have failed to provide adequate verification, I formally request that you immediately cease all collection activities regarding this account. Furthermore, I demand that you dismiss this claim and remove any derogatory information regarding this account from my credit reports with Equifax, Experian, and TransUnion within ten (10) business days.

Be advised that if you continue to pursue collection efforts or fail to correct my credit report without providing proper legal validation, I will file a formal complaint with the Consumer Financial Protection Bureau (CFPB) and the State Attorney General's office. I also reserve the right to seek legal damages under the FDCPA.

I expect a written confirmation within fifteen (15) days stating that this matter is closed and the debt has been dismissed.

Sincerely,

[Your Signature]

[Your Printed Name]