

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

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

RE: Notice of Debt Validation Investigation Results

Account Number: [Your Account Number]

To Whom It May Concern,

I am writing to formally provide you with the results of my investigation regarding the debt you claim I owe. On [Date], I sent a request for validation of the aforementioned debt pursuant to my rights under the Fair Debt Collection Practices Act (FDCPA).

After reviewing the documentation provided, I have concluded the following:

- [Insert specific finding, e.g., The documentation fails to prove the legal right to collect.]
- [Insert specific finding, e.g., The signatures on the provided contract are not mine.]
- [Insert specific finding, e.g., The balance calculation is inaccurate and inconsistent.]

Based on these findings, I am formally disputing the validity of this debt in its entirety. I demand that you cease all collection activities immediately. Furthermore, if you have reported this information to any credit reporting agencies, you are required by law to notify them that the debt is disputed or delete the entry entirely.

Please provide written confirmation within 30 days that this account has been closed and that you will no longer pursue collection of this alleged debt.

Sincerely,

[Your Signature]
[Your Printed Name]