

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

[Date]

[Debt Collector Name]
[Debt Collector Address]
[City, State, Zip Code]

Re: Notice of Invalidated Debt / Demand to Cease Collection
Account Number: [Account Number]
Reference Number: [Reference Number]

To Whom It May Concern,

I am writing in response to your recent communication regarding the alleged debt mentioned above. On [Date of your Dispute Letter], I formally disputed this debt and requested validation pursuant to the Fair Debt Collection Practices Act (FDCPA).

The information you provided in response to my request fails to sufficiently prove that I owe this debt or that your agency has the legal right to collect it. Because you have failed to provide the necessary verification and documentation required by law, I consider this debt to be invalidated.

Accordingly, you are hereby notified of the following:

- You must immediately cease all collection activity regarding this account.
- You must not contact me via telephone, mail, or any other method of communication except to confirm that you have closed this file.
- You must immediately notify any credit reporting agencies to which you have reported this debt that the information is inaccurate and must be deleted from my credit report.

Please be advised that any further attempts to collect on this invalidated debt or any failure to remove this item from my credit reports will be considered a violation of the FDCPA and the Fair Credit Reporting Act (FCRA). I reserve the right to report these violations to the Consumer Financial Protection Bureau (CFPB) and to pursue legal action if necessary.

I expect to receive written confirmation within ten (10) business days that this matter is closed and that the information has been removed from my credit profile.

Sincerely,

[Your Signature]

[Your Printed Name]