

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

[Date]

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

RE: Account Number [Insert Account Number]

Dear [Name of Debt Collector],

I am writing to formally dispute the validity of the debt referenced above. This letter is sent in response to your communication dated [Date of their letter].

Pursuant to my rights under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I demand that you provide adequate verification of this debt. Please provide the following information:

- The name and address of the original creditor.
- Verification of the amount allegedly owed, including a full itemization of interest and fees.
- A copy of any judgment (if applicable).
- A copy of the signed contract or agreement that created this debt.
- Documentation proving that you are legally authorized to collect this debt in my state.

Please note that if you fail to provide the requested verification within 30 days, you must cease all collection activities regarding this account. Furthermore, if you have reported this debt to any credit reporting agencies, please ensure it is marked as "disputed."

Be advised that I do not waive any of my rights under federal or state law. I look forward to receiving the requested documentation.

Sincerely,

[Your Signature]

[Your Printed Name]