

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

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

RE: Account Number [Account Number]

To Whom It May Concern,

I am writing this letter in response to your recent communication regarding the alleged debt referenced above. Pursuant to my rights under the Fair Debt Collection Practices Act (FDCPA), I am formally requesting validation of this debt.

Please provide the following documentation to prove your legal authority to collect this debt:

- The name and address of the original creditor.
- A copy of the original signed contract or agreement between me and the original creditor.
- A complete statement of account showing all charges, payments, and interest added to the balance.
- Proof of the date of the last activity on the account.
- Verification that the statute of limitations for collecting this debt has not expired.
- Proof of your license to collect debts in my state.

If you fail to provide this documentation within thirty (30) days, I will consider the debt invalid. Furthermore, please cease all collection activities, including reporting this information to credit bureaus, until you have provided the requested validation.

Sincerely,

[Your Signature]

[Your Printed Name]