

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

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

Re: Dispute of Inadequate Debt Validation - Account Number: [Account Number]

To Whom It May Concern,

I am writing in response to your correspondence dated [Date of their letter], which was sent in reply to my previous request for debt validation. Upon review, the documentation provided is insufficient to verify the validity of the alleged debt.

The Fair Debt Collection Practices Act (FDCPA) requires that a debt collector provide comprehensive proof of the debt. The information you provided failed to include:

- A complete accounting of the alleged debt, including the original balance and all interest or fees added.
- A copy of the original signed contract or agreement between myself and the original creditor.
- Verification that you have the legal right to collect this specific debt in my state.
- Documentation showing the chain of title from the original creditor to your agency.

Simply providing a computer printout or a summary statement does not constitute adequate validation. I am again disputing the validity of this debt in its entirety.

Please be advised that under the FDCPA, you must cease all collection activity until you provide the requested documentation. If you cannot provide sufficient legal proof of this debt, I request that you remove this account from my credit reports and cease all communication regarding this matter.

I look forward to receiving the required documentation within 30 days. Failure to comply will result in a formal complaint to the Consumer Financial Protection Bureau (CFPB) and my State Attorney General.

Sincerely,

[Your Signature]
[Your Printed Name]