

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

[Date]

[Name of Debt Collector]  
[Address of Debt Collection Agency]  
[City, State, Zip Code]

**RE: FINAL DEMAND FOR PROPER DEBT VALIDATION**

Account Number: [Account Number]  
Original Creditor: [Original Creditor Name]

To Whom It May Concern,

This letter is a formal Final Demand regarding your previous failure to provide adequate validation of the alleged debt referenced above. I am exercising my rights under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g.

To date, you have failed to provide documentation that legally proves I have a contractual obligation to pay your agency. Be advised that a simple computer printout or a copy of a previous statement is insufficient evidence of a debt under federal law.

I demand that you provide the following within fifteen (15) days:

- A copy of the original signed contract or agreement between myself and the original creditor.
- A full itemized accounting of the alleged debt, including all interest, fees, and payments made.
- Proof of your legal authority to collect this debt in my state.
- Evidence that the statute of limitations for this debt has not expired.

Failure to provide this documentation will be interpreted as an admission that you do not possess legal proof of this debt. If you cannot validate this debt, you must immediately cease all collection activity and remove any derogatory information regarding this account from my credit reports with Equifax, Experian, and TransUnion.

Please be aware that any further attempts to collect on this unverified debt, or any continued reporting to credit bureaus without validation, will result in a formal complaint to the Consumer Financial Protection Bureau (CFPB) and the State Attorney General's office. I also reserve the right to pursue legal action for violations of the FDCPA and the Fair Credit Reporting Act (FCRA).

Sincerely,

[Your Signature]

[Your Printed Name]