

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

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

RE: Follow-Up to Debt Validation Request

Account Number: [Account Number]
Certified Mail Receipt Number: [Original Receipt Number]

To Whom It May Concern,

This letter is a formal follow-up to my previous request for debt validation sent on [Date of Original Letter]. According to my records, you received that request on [Date of Delivery], but I have yet to receive the required verification of this debt.

Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, you are required to cease all collection activities, including reporting this item to credit bureaus, until you provide adequate proof of the debt. To date, you have failed to provide the following information:

- Proof that you are authorized to collect this debt.
- A copy of the original signed contract or agreement.
- A complete payment history and breakdown of the alleged balance.
- Verification that the statute of limitations for legal action has not expired.

If you cannot provide the requested validation within fifteen (15) days of receiving this notice, I demand that you immediately cease all collection efforts and remove any derogatory information regarding this account from my credit reports with Equifax, Experian, and TransUnion.

Please be advised that I am maintaining records of all correspondence. Failure to comply with the FDCPA may result in a formal complaint to the Consumer Financial Protection Bureau (CFPB) and potential legal action.

Sincerely,

[Your Signature]

[Your Printed Name]