

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Account Number (if known)]

[Date]

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

RE: Notice of Incomplete Debt Verification - Account #[Account Number]

Dear [Name of Debt Collector],

I am writing in response to your correspondence dated [Date of their letter], which was sent in response to my request for debt validation.

Please be advised that the documentation you provided is insufficient to verify the debt as required by the Fair Debt Collection Practices Act (FDCPA). The information provided fails to prove that I have a legal obligation to pay this specific amount to your agency.

To fully verify this debt, please provide the following:

- A copy of the original signed contract or agreement associated with this account.
- A complete itemized statement of the alleged debt, including the original balance, all interest charges, and any added fees.
- Verification that the statute of limitations for collecting this debt has not expired.
- Proof of your authority to collect this debt or a copy of the assignment from the original creditor.
- A copy of your license to collect debts in my state.

I am disputing this debt in its entirety until valid proof is provided. Under the FDCPA, all collection activities must cease until you provide the requested verification. Furthermore, if you have reported this incomplete information to any credit reporting agencies, I request that you update the entry to show the debt is "Disputed."

I look forward to receiving the required documentation within 30 days. If you cannot provide this information, I expect you to close the file and remove any derogatory marks from my credit report.

Sincerely,

[Your Signature]

[Your Printed Name]