

[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 Insufficient Debt Validation**

To [Debt Collector Name],

I am writing in response to your letter dated [Date of their letter] regarding the alleged debt for account [Account Number].

Please be advised that the documentation you provided is insufficient to validate this debt under the Fair Debt Collection Practices Act (FDCPA). The materials sent do not constitute proper verification of the debt, as they fail to provide:

- Proof that you are legally authorized to collect this specific debt.
- A complete accounting of the amount alleged to be owed, including original principal and all added fees or interest.
- A copy of the original signed contract or agreement between me and the original creditor.
- Verification that the statute of limitations for legal action on this debt has not expired.

Because you have failed to provide adequate validation, this debt remains disputed. Under the FDCPA, you are required to cease all collection activity until you provide competent evidence that validates this debt.

If you cannot provide the requested documentation, I demand that you immediately cease all collection efforts, close the file, and notify all credit reporting agencies to remove any derogatory information associated with this account from my credit report.

Please provide the requested validation within thirty (30) days or confirm in writing that this matter is closed.

Sincerely,

[Your Signature]

[Your Printed Name]