

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

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

**RE: Notice of Non-Compliance - Account Number: [Your Account Number]**

To [Name of Debt Collector or Claims Department],

I am writing this letter in response to your correspondence dated [Date of their letter], regarding the alleged debt mentioned above. On [Date of your original request], I sent a formal request for validation of this debt pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g.

I am formally notifying you that your previous response was non-compliant. The documentation provided failed to legally validate the debt for the following reason(s):

- Failure to provide a statement of the amount of the debt.
- Failure to provide the name of the original creditor.
- Failure to provide a copy of the original signed contract or agreement.
- Failure to provide a complete breakdown of all interest, fees, and payments applied.
- Failure to provide proof that your agency is licensed to collect debt in my state.

Under the FDCPA, verification requires more than just a summary of your internal records. You are required to provide competent evidence from the original creditor that confirms the debt is valid and that you have the legal right to collect it.

Be advised that continued collection efforts, including reporting this unvalidated debt to credit bureaus, without providing full legal validation constitutes a violation of the FDCPA. If you cannot provide the requested documentation within 15 days, you must cease all collection activities and remove any negative entries related to this account from my credit reports.

I am keeping records of all correspondence and will not hesitate to report these violations to the Consumer Financial Protection Bureau (CFPB) and my State Attorney General if this matter is not resolved promptly.

Sincerely,

[Your Signature]

[Your Printed Name]