

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

[Date]

[Recipient Name or Department]
[Company Name]
[Company Address]
[City, State, Zip Code]

RE: Notice of Insufficient Debt Verification

Dear [Recipient Name],

I am writing in response to your letter dated [Date of their letter] regarding my request for verification of the above-referenced account. The documentation you provided is insufficient to verify the validity of this debt.

The information sent consists of [List what they sent, e.g., a summary statement], which does not constitute proof of the underlying obligation. Under the Fair Debt Collection Practices Act (FDCPA), I am entitled to see complete evidence of the debt, including:

- A copy of the original signed contract or agreement.
- A complete payment history and itemized breakdown of all principal, interest, and fees.
- Evidence that your company has the legal authority to collect this specific debt.

Please be advised that providing a mere printout of your internal records is not sufficient verification. Until you provide the requested documentation, this debt remains disputed.

I request that you cease all collection efforts and refrain from reporting this unverified information to any credit reporting agencies until proper verification is provided. If you have already reported this account, please ensure it is marked as "disputed" immediately.

Sincerely,

[Your Signature]

[Your Printed Name]