

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

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

RE: Account Number [Insert Account Number]

To Whom It May Concern,

I am writing to formally dispute the validity of the debt referenced above. This letter is being sent in response to a notice I received on [Date of Notice]. Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am requesting comprehensive validation of this alleged debt.

Please provide the following information:

- The name and address of the original creditor.
- The original account number associated with the debt.
- A complete breakdown of the amount alleged to be owed, including principal, interest, and any fees.
- Copies of the original contract or agreement bearing my signature.
- Documentation proving that your company has the legal right to collect this debt.
- Verification that the statute of limitations for collecting this debt has not expired.
- Your company's professional license number for the state in which I reside.

If you fail to provide the requested documentation within 30 days, you must cease all collection activity and remove any derogatory information related to this account from my credit reports.

Please note that this letter is not a refusal to pay, but a formal request for information. Be advised that I am aware of my rights under the FDCPA and the Fair Credit Reporting Act (FCRA). Furthermore, I request that you limit all future communications regarding this matter to written correspondence only.

Sincerely,

[Your Signature]

[Your Printed Name]