

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

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

Re: Second Request for Debt Validation - Account Number: [Account Number]

To Whom It May Concern,

This letter is a formal follow-up to my previous request dated [Date of First Letter] regarding the alleged debt mentioned above. As of today, I have not received a complete or adequate validation of this debt as required by the Fair Debt Collection Practices Act (FDCPA).

I am again disputing the validity of this debt. Please provide the following documentation:

- Agreement that bears the signature of the alleged debtor.
- Complete payment history from the original creditor.
- Proof that you are legally authorized to collect this debt in my state.
- Verification of the current balance including any added fees or interest.

Failure to provide full validation within 15 days of receiving this notice will result in my demand that you cease and desist all collection activities and remove any derogatory information related to this account from my credit reports.

Sincerely,

[Your Signature]
[Your Printed Name]