

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

[Date]

[Recipient Name or Department]
[Collection Agency or Creditor Name]
[Address]
[City, State, Zip Code]

Re: Formal Conclusion of Investigation and Debt Validation Notice

Account Number: [Account Number]

To Whom It May Concern,

I am writing this letter following my previous request for the validation of the debt associated with the account mentioned above. I have concluded my investigation into this matter and am formally requesting that you provide the necessary documentation to validate this claim as required by the Fair Debt Collection Practices Act (FDCPA).

Please provide the following information to conclude this validation process:

- Documentation showing the original creditor and the date of the last activity.
- A complete breakdown of the principal amount, interest, and any additional fees.
- Proof that your company is licensed to collect debt in my state.
- A copy of the original signed contract or agreement that created this debt.
- Evidence that the statute of limitations for collecting this debt has not expired.

If you are unable to provide the documentation listed above, I request that you immediately cease all collection efforts and remove any negative reporting associated with this account from all credit reporting agencies.

Please be advised that any further communication regarding this matter must be sent to me in writing. I expect a response within 30 days of your receipt of this letter.

Sincerely,

[Your Signature]
[Your Printed Name]