

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

[Date]

[Name of Contact Person, if known]
[Name of Collection Agency]
[Address]
[City, State, Zip Code]

RE: Account Number [Insert Account Number]

Dear [Contact Person or Debt Collector],

I am writing this letter to formally request that you immediately suspend all collection activities regarding the above-referenced account.

I am currently disputing the validity of this debt. Under the Fair Debt Collection Practices Act (FDCPA), I am requesting that you provide written verification of the debt, including:

- The name and address of the original creditor.
- A complete accounting of the amount alleged to be owed.
- Proof that you are legally authorized to collect this debt in my state.
- A copy of the original signed contract or agreement.

Furthermore, I request that you cease all telephone communication with me at my home, my place of employment, or any third parties. All future communication regarding this matter must be conducted in writing and sent to the address listed above.

Please note that any further attempts to collect this debt or contact me by telephone before providing the requested validation will be considered a violation of the FDCPA.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]