

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

[Date]

[Name of Debt Collection Agency]
[Address of Debt Collection Agency]
[City, State, Zip Code]

RE: Dispute Update for Account Number: [Account Number]

To Whom It May Concern,

I am writing to formally follow up on my previous dispute regarding the above-referenced account. I am currently disputing the validity of this debt and am requesting an immediate update on the status of your investigation.

Specifically, I am requesting that you provide:

- A formal verification of the debt, including the original creditor's name and address.
- Proof that you have the legal right to collect this debt.
- A full itemization of the alleged balance, including all interest and fees.
- The current status of this dispute in your records.

Please note that according to the Fair Debt Collection Practices Act (FDCPA), while a debt is being disputed, you must cease collection efforts until you have provided the requested verification. Additionally, if you have reported this account to any credit bureaus, you are required to mark the account as "disputed."

I have attached copies of [mention any supporting documents, e.g., previous correspondence, proof of payment, or ID] to support my claim that this debt is [incorrect/already paid/not mine].

I look forward to receiving your written response and the requested documentation within 30 days.

Sincerely,

[Your Signature]

[Your Printed Name]