

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

[Date]

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

Re: Notice of Dispute Regarding Account #[Account Number]

To Whom It May Concern,

I am writing this letter to formally dispute the validity of the debt referenced above. I am exercising my rights under the Fair Debt Collection Practices Act (FDCPA) to request verification of this debt.

Please note that this account is officially in "disputed" status. I request that you provide the following information:

- Verification of the amount owed.
- The name and address of the original creditor.
- Verification that the statute of limitations for collecting this debt has not expired.
- Documentation showing your authority to collect this debt.

Pursuant to the FDCPA, you must cease all collection efforts, including reporting this to credit bureaus or updating existing reports, until you have provided the requested validation. If you have already reported this to any credit reporting agencies, you are required to notify them that the debt is being disputed.

Please provide your response in writing to the address listed above. I do not wish to be contacted by telephone regarding this matter.

Thank you for your prompt attention to this notice.

Sincerely,

[Your Signature]

[Your Printed Name]