

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

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

RE: Notice of Pending Investigation for Disputed Debt

Account Number: [Account Number]

Dear [Contact Person or Collections Department],

This letter is to formally notify you that I am disputing the validity of the debt referenced above. Pursuant to my rights under the Fair Debt Collection Practices Act (FDCPA), I am conducting an investigation into the accuracy and legal standing of this claim.

Please be advised that this account is officially "disputed." I request that you provide the following verification and documentation regarding this debt:

- A detailed breakdown of the alleged amount owed, including principal, interest, and fees.
- Original proof of agreement or contract signed by the debtor.
- Verification that your agency is licensed to collect debt in my state.
- Documentation showing the chain of title if this debt was purchased from an original creditor.

Until this investigation is complete and sufficient validation has been provided, you are requested to cease all collection activities, including reporting or updating information regarding this account to any credit reporting agencies. If you have already reported this debt, please ensure it is marked as "disputed" immediately.

I look forward to receiving the requested documentation within 30 days of your receipt of this notice.

Sincerely,

[Your Signature]

[Your Printed Name]