

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

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

Re: Account Number [Insert Account Number]

To Whom It May Concern,

I am writing this letter in response to your notice dated [Date of notice you received] regarding the debt associated with the account number listed above. This is a formal request for debt verification as permitted under the Fair Debt Collection Practices Act (FDCPA).

Please provide the following information to verify the validity of this debt:

- The name and address of the original creditor.
- A complete accounting of the amount allegedly owed, including a breakdown of principal, interest, and any fees.
- Verification that the statute of limitations for collecting this debt has not expired.
- Documentation showing that you are legally authorized to collect this debt in my state.
- A copy of the original signed contract or agreement that resulted in this debt.

Please be advised that I am disputing this debt. Consequently, you must stop all collection efforts until you have provided the requested verification. Furthermore, if you have reported this debt to any credit bureaus, please ensure they are notified that the debt is currently being disputed.

If you fail to provide the requested documentation within thirty (30) days, I will consider the matter closed and expect all collection activities to cease permanently.

Sincerely,

[Your Signature]

[Your Printed Name]