

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

[Date]

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

Re: Account Number [Your Account Number]

To Whom It May Concern,

I am writing to you regarding the alleged debt associated with account number [Your Account Number] from [Original Creditor's Name].

I am officially disputing the validity of this debt and your authority to collect it. I am requesting that you immediately cease all collection activities regarding this account and return this matter to the original creditor, [Original Creditor's Name].

I prefer to deal directly with the original creditor to resolve any outstanding issues. Therefore, do not contact me again regarding this matter, except to confirm in writing that the account has been returned to [Original Creditor's Name] and that your files regarding this debt have been closed.

Please be advised that any further attempts to contact me, other than the confirmation requested above, will be considered harassment and a violation of the Fair Debt Collection Practices Act (FDCPA).

Sincerely,

[Your Signature]

[Your Printed Name]