

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

[Date]

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

RE: Clarification of Legal Standing Regarding Account Number: [Your Account Number]

Dear [Name of Debt Collector/Agency Representative or Compliance Department],

I am writing in response to your correspondence dated [Date of their letter] regarding the alleged debt mentioned above. This letter serves as a formal request for clarification regarding your legal standing to pursue this claim.

I am disputing the validity of this debt and your authority to collect it. To establish your legal standing, please provide the following documentation within thirty (30) days:

- **Chain of Assignment:** A complete and unbroken chain of title showing the assignment of this specific account from the original creditor to [Name of Agency], including dates of transfer and signatures of authorized representatives.
- **Evidence of Transfer of Rights:** A copy of the specific Assignment Agreement or Bill of Sale that explicitly includes my account information, proving that the legal right to sue for this debt was transferred to you.
- **Proof of Value:** Documentation showing the consideration paid for the assignment of this specific debt.
- **Authorization to Collect:** Proof that you are currently licensed and bonded to collect debts within the state of [Your State].

Without the aforementioned documentation, you have failed to prove that you are the real party in interest or that you possess the legal standing required to enforce this obligation. Please be advised that any further attempts to collect this debt without providing the requested proof of standing may be considered a violation of the Fair Debt Collection Practices Act (FDCPA) and relevant state laws.

I request that you cease all collection activity until you have provided the requested documentation proving your legal right to pursue this matter.

Sincerely,

[Your Signature]

[Your Printed Name]