

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

[Date]

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

**RE: Inquiry Regarding Debt Assignment and Dispute Notice for Account #[Account Number]**

To Whom It May Concern,

I am writing to formally request clarification regarding the "Notice of Assignment" I recently received concerning the debt referenced above. I am officially disputing the validity of this debt and the legality of its assignment to your organization.

To resolve this matter, please provide the following information and documentation:

- A copy of the original contract or agreement establishing this debt.
- A complete chain of title documenting every assignment of the debt from the original creditor to your company.
- Verification of the exact amount currently owed, including a breakdown of any interest or fees added since the last statement from the original creditor.
- Evidence that your company is legally authorized to collect debts in my state of residence.
- The date of the last payment made on this account.

Please note that this letter is sent pursuant to the Fair Debt Collection Practices Act (FDCPA). I request that you cease all collection activities until you have provided the requested verification and clarification regarding the assignment of this debt.

I look forward to receiving your response within 30 days.

Sincerely,

[Your Signature]

[Your Printed Name]