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

[Date]

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

RE: Account Number: [Insert Account Number]

Dear [Name of Contact Person or Debt Collector],

I am writing in response to your communication dated [Date of their letter] regarding an alleged debt originally owed to [Name of Original Creditor].

I formally dispute the validity of this debt and your authority to collect it. I have no record of a contractual relationship with your organization, nor have I received legal notification that this debt was properly assigned to you in accordance with applicable laws.

Please provide the following documentation to substantiate your claim:

- A copy of the original signed contract or agreement creating the debt.
- A complete chain of title demonstrating the legal assignment of this debt from the original creditor to your company.
- Evidence that you are licensed to collect debts in my state.
- A detailed breakdown of the alleged balance, including principal, interest, and fees.

Until such time as you provide proof of a valid and legal assignment of this specific account, I reject your claim in its entirety. Do not report this disputed information to any credit reporting agencies. If you have already done so, please have the entry removed immediately.

Be advised that this is a notice to cease all collection activity until the requested validation is provided. Future communications should be in writing only.

Sincerely,

[Your Signature]

[Your Printed Name]