

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

[Debt Collector Name]
[Debt Collector Address]
[City, State, Zip Code]

Re: Account Number [Insert Account Number]

Dear [Debt Collector Name],

I am writing this letter in response to your recent communication regarding the debt referenced above. I am formally requesting validation of this debt pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g.

Specifically, I am requesting evidence of proper debt assignment and a complete chain of title to verify that your company has the legal right to collect this specific debt. Please provide the following documentation:

- A copy of the original contract signed by me, establishing the underlying debt.
- The name and address of the original creditor.
- A complete, line-by-line breakdown of the alleged debt, including principal, interest, and any fees added.
- Documentary evidence of the assignment of this debt from the original creditor to every subsequent owner, including your company (the Chain of Title).
- A copy of the Bill of Sale or Assignment Agreement specifically identifying this account as part of a debt purchase.
- Evidence that you are licensed to collect debts in my state.

If you fail to provide this documentation within 30 days, I will consider this debt unsubstantiated. Consequently, you must cease all collection activities and remove any derogatory information you have reported to credit bureaus regarding this account.

This is not a refusal to pay, but a formal request for verification that the debt is valid and that you are the rightful legal owner of the claim.

Sincerely,

[Your Signature]
[Your Printed Name]