

Date: [Insert Date]

To:

[Name of Debt Collector/Agency]

[Address Line 1]

[Address Line 2]

[City, State, Zip Code]

Re: Account Number [Insert Account Number]

Dear [Name of Debt Collector or Collections Manager],

I am writing in response to your communication dated [Date of Letter received] regarding the above-referenced account. I am formally disputing the validity of this debt and requesting full verification as permitted under the Fair Debt Collection Practices Act (FDCPA).

I am specifically requesting that you provide the following documentation to prove your legal authority to collect this specific debt:

- A copy of the fully executed **Bill of Sale** or **Assignment of Debt** specifically identifying this account as part of a transfer from the original creditor to your agency.
- Proof of the chain of title, showing every transfer of this debt from the original creditor to its current holder.
- A statement showing the breakdown of the alleged debt, including the original balance, any added interest, and fees.
- Verification that you are licensed to collect debts in my state.

Please note that this is a formal dispute. Until you provide the requested verification and the specific Bill of Sale linking my name and account number to your agency, you must cease all collection efforts and refrain from reporting this item to credit bureaus, or mark it as "disputed" if already reported.

I look forward to receiving the requested documentation within 30 days.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Address]

[Your Phone Number]