

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

[Date]

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

Re: Account Number [Insert Account Number]

To Whom It May Concern,

I am writing in response to your communication dated [Date of Letter received] regarding an alleged debt in the amount of [Amount].

I am formally disputing the validity of this debt. Your allegation is frivolous and lacks any factual or legal merit. I have no record of any outstanding balance with [Original Creditor Name], and I do not owe your agency any money.

Under the Fair Debt Collection Practices Act (FDCPA), I demand that you provide the following verification information:

- Proof that I have a legal obligation to pay this debt.
- A copy of any judgment (if applicable).
- A complete accounting of the alleged debt, including the original balance and any interest or fees added.
- Evidence that you are legally authorized to collect debt in my state.

Until you can provide competent evidence that this debt is valid and that I am the person responsible for it, you are to cease and desist all collection activities, including reporting this alleged debt to credit bureaus.

If you continue to pursue this frivolous claim or report inaccurate information to credit agencies, I will be forced to take legal action and file complaints with the Consumer Financial Protection Bureau (CFPB) and my State Attorney General.

Sincerely,

[Your Signature]

[Your Printed Name]