

[Your Name]  
[Your Address]  
[Your 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 or Reference Number]

Dear [Name of Debt Collector/Agency],

I am writing in response to your recent communication dated [Date of their letter] regarding an alleged debt in the amount of \$[Amount].

I formally dispute the validity of this debt. I have no record of any such account, and I believe your claim to be frivolous and without merit. This letter constitutes a formal request for verification of the debt pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g.

Please provide the following documentation to substantiate your claim:

- Proof that you are authorized to collect this specific debt.
- A copy of the original contract or agreement bearing my signature.
- A complete statement of account, including the original balance and an itemized list of all interest and fees added.
- Evidence that the statute of limitations for collecting this debt has not expired.
- Verification of your license to collect debts in my state.

Be advised that I am aware of my rights under the FDCPA. If you fail to provide the requested documentation, I expect you to cease all collection efforts immediately and remove any derogatory information you may have reported to credit bureaus regarding this matter.

Until this matter is resolved and the debt is fully validated, do not contact me via telephone. All future communications regarding this matter must be in writing and sent to my address listed above.

Sincerely,

[Your Signature]

[Your Printed Name]