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

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

Re: Notice of Inability to Verify Debt
Account Number: [Your Account Number]
Reference Number: [Agency Reference Number]

Dear [Debt Collector Name or Compliance Department],

I am writing this letter in response to your recent communication regarding the alleged debt mentioned above. On [Date of your original request], I sent a formal request for verification of this debt and the specific details of the original creditor, as permitted under the Fair Debt Collection Practices Act (FDCPA).

Please be advised that based on the documentation you provided, I am unable to verify the identity of the original creditor or the accuracy of the balance claimed. The information provided is insufficient to establish a legal obligation between myself and the entity you represent.

Because you have failed to provide adequate evidence of the original creditor or the contractual right to collect this debt, I am formally disputing this account in its entirety. I request that you:

- Immediately cease all collection activity on this account until proper verification is provided.
- Provide the name and address of the original creditor.
- Provide a copy of the original signed contract or agreement.
- Provide a complete payment history showing how the alleged balance was calculated.

If you cannot provide this information, I request that you remove this account from your records and notify all credit reporting agencies to delete any information regarding this disputed debt from my credit report.

Please note that I am keeping a record of all correspondence and will report any continued collection attempts without verification to the Consumer Financial Protection Bureau (CFPB) and my State Attorney General's office.

Sincerely,

[Your Signature]

[Your Printed Name]