

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

[Date]

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

RE: Formal Reassertion of Debt Validity and Request for Original Creditor Proof

Account Number: [Your Account Number]

Dear [Name of Debt Collector or Compliance Department],

I am writing this letter in response to your recent communication regarding the alleged debt mentioned above. Pursuant to my rights under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am formally reasserting my demand for full validation of this debt.

I dispute the validity of this debt in its entirety. To resolve this matter, I require you to provide the following documentation:

- A copy of the original contract or agreement bearing my signature, or evidence of a digital signature, establishing the debt with the original creditor.
- A complete statement of account history from the original creditor, including all charges, credits, and interest applied.
- Proof of the legal transfer of this debt from the original creditor to your agency (Chain of Title).
- Evidence that you are legally licensed to collect debt in my state.
- Verification of the current balance and a breakdown of any added collection fees.

Until such time as you provide the requested proof from the original creditor, I request that you cease all collection activities, including reporting or updating this information with any credit reporting agencies. If this account has already been reported, please ensure it is marked as "Disputed" immediately.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]