

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

[Date]

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

RE: Account Number [Insert Account Number]
Reference: Response to Verification Request

Dear [Name of Debt Collector or Agency],

I am writing in response to your recent communication regarding the debt referenced above. On [Date of your original request], I requested verification of the original creditor for this account pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g.

In accordance with my rights under the law, please provide the following information regarding the original creditor:

- The name and full address of the original creditor.
- The account number assigned by the original creditor.
- A copy of the original signed contract or agreement associated with this debt.
- A detailed breakdown of the alleged debt, including the amount owed when the account was charged off or transferred.
- Documentation showing the legal transfer of ownership from the original creditor to your agency.

Please note that under the FDCPA, you must cease all collection activities until you provide this verification. If you cannot provide documentation from the original creditor to prove the validity of this debt, I request that you remove this account from my credit report and cease all further contact.

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

Sincerely,

[Your Signature]

[Your Printed Name]