

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

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

Re: Account Number [Your Account Number]

Dear [Name of Debt Collector or Collection Agency],

I am writing to formally acknowledge your recent communication regarding the debt associated with the account number listed above.

Please be advised that I am formally disputing the validity of this debt. I do not owe the amount claimed, and I request that you provide full verification and documentation of this debt if you intend to pursue it further.

Under the provisions of the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692c(c), I am hereby notifying you to cease all further communication with me regarding this matter. This includes, but is not limited to, communication via telephone, postal mail, email, or in-person visits.

You are permitted to contact me one final time only to:

- Advise me that your collection efforts are being terminated; or
- Notify me that you or the creditor intend to invoke a specific legal remedy.

Please be aware that any further contact beyond what is permitted by law will be documented and may be reported to the Federal Trade Commission (FTC) and the Consumer Financial Protection Bureau (CFPB).

Sincerely,

[Your Signature]

[Your Printed Name]