

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

[Date]

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

Re: Account Number [Account Number or Reference Number]

Dear [Contact Person or Debt Collection Agency],

I am writing this letter in response to your notice dated [Date of notice you received] regarding an alleged debt. Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am formally requesting that you provide validation of this debt.

Please provide the following information to verify the validity of this claim:

- Documentation showing the name and address of the original creditor.
- A detailed breakdown of the alleged debt, including the original balance, any interest accrued, and fees added.
- Evidence that you are legally authorized to collect this debt in my state.
- A copy of the original contract or agreement bearing my signature.
- Proof that the statute of limitations for collecting this debt has not expired.

If you fail to provide the requested validation within 30 days, I will expect you to cease all collection activities regarding this account and remove any negative information related to this debt from my credit reports.

Be advised that I am disputing this debt in its entirety. This is not a refusal to pay, but a request for validation. Until this debt is validated, you must cease all contact with me except to provide the requested documentation.

Sincerely,

[Your Signature]

[Your Printed Name]