

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

[Date]

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

**RE: Account Number [Your Account Number]**

To Whom It May Concern,

I am writing in response to your recent communication regarding the alleged debt mentioned above. I am requesting that you provide formal documentation from the original creditor to verify the validity of this debt.

Please forward the following items to my address:

- A copy of the original signed contract or agreement associated with this account.
- A complete statement of account from the original creditor showing all charges and payments.
- Verification that your agency has the legal authority to collect this specific debt.
- A copy of the last billing statement sent by the original creditor.

Please be advised that this is a formal request for debt validation. Until such time as you provide the requested documentation from the original creditor, I dispute the validity of this debt in its entirety. Please cease all collection activities until this information is provided.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]