

[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 [Account Number]
Formal Rebuttal of Collection Allegations

To Whom It May Concern,

I am writing this letter in formal response to your notice dated [Date of Notice] regarding the alleged debt mentioned above. I am formally disputing the validity of this debt and rebutting your allegations of delinquency.

My rebuttal is based on the following grounds:

- **Lack of Evidence:** You have failed to provide a signed contract or admissible evidence that I have a legal obligation to pay the amount claimed.
- **Inaccurate Accounting:** The balance stated is incorrect and does not reflect prior payments, adjustments, or credits.
- **Expiration of Statute of Limitations:** According to my records, the alleged debt is past the legal timeframe for collection activities in this jurisdiction.
- **Unauthorized Charges:** The total includes fees and interest rates that were not agreed upon in any original contract.

Under the Fair Debt Collection Practices Act (FDCPA), I am requesting that you provide the following verification within 30 days:

1. Complete payment history and an itemized statement of the alleged debt.
2. A copy of the original signed agreement or contract.
3. Verification of your legal authority to collect this debt in my state.
4. Documentation showing the date of the last activity on this account.

Until this matter is resolved and the debt is fully validated, you are hereby notified to cease and desist all collection activities. Do not report this disputed information to any credit reporting agencies. If you have already reported it, you must mark the account as "Disputed."

I reserve the right to seek legal remedies should you continue with unlawful collection efforts or fail to provide the requested documentation.

Sincerely,

[Your Signature]

[Your Printed Name]