

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

[Date]

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

**RE: Account Number [Insert Account Number]**

To Whom It May Concern,

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

Please provide the following documentation to ensure debt accuracy and compliance:

- A statement showing the total amount due, including an itemized breakdown of any interest, fees, or additional charges added.
- The name and address of the original creditor.
- A copy of the original contract or agreement bearing my signature.
- Verification that the statute of limitations for collecting this debt in my state has not expired.
- Proof that your agency is licensed to collect debts in my state.

I am disputing this debt until such time as you can provide complete and accurate verification. If you fail to provide this information within 30 days, I expect you to cease all collection activities and remove any negative reporting regarding this account from my credit reports.

Please note that I am also requesting that you cease all telephone communication with me. All future correspondence regarding this matter must be conducted in writing and sent to the address listed above.

Sincerely,

[Your Signature]

[Your Printed Name]