

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

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

RE: Account Number: [Your Account Number]

To Whom It May Concern,

This letter is a formal dispute regarding the validity of the debt referenced above. I previously requested validation of this debt on [Date of Original Request], but I have not received sufficient evidence or documentation proving that I owe this debt or that your agency has the legal right to collect it.

Under the Fair Debt Collection Practices Act (FDCPA), you are required to provide verification of the debt. Since you have failed to provide the necessary documentation to verify this account, I am requesting that you immediately:

- Cease all collection activities regarding this account.
- Close the account in your records.
- Remove any negative reporting or tradelines associated with this account from all credit reporting agencies (Experian, Equifax, and TransUnion).

Failure to comply with this request or continued attempts to collect on an unverified debt may result in legal action and the filing of complaints with the Consumer Financial Protection Bureau (CFPB) and my State Attorney General's office.

Please provide written confirmation within 30 days that this account has been closed and the information has been deleted from my credit reports.

Sincerely,

[Your Signature]
[Your Printed Name]