

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

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

RE: Account Number [Insert Account Number]

To Whom It May Concern,

I am writing this letter in response to your recent communication regarding the alleged debt referenced above. I am formally disputing the validity of this debt in its entirety.

Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am requesting that you provide competent evidence that I have a legal obligation to pay you. This validation should include, but is not limited to:

- Proof that you are authorized to collect this debt.
- A copy of the original signed contract or agreement.
- A complete payment history and breakdown of the principal, interest, and fees.
- Proof that the statute of limitations for collecting this debt has not expired.

Pursuant to 15 U.S.C. § 1692c(c), I am also formally notifying you to cease and desist all further communication with me regarding this matter, except to confirm that you will stop collection efforts or to notify me of a specific legal action you intend to take.

Failure to provide verification while continuing collection efforts or contacting me via telephone will be considered a violation of the FDCPA. This includes reporting unverified information to credit bureaus, which violates the Fair Credit Reporting Act (FCRA).

Thank you for your immediate attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]