

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

[Date]

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

Re: Account Number [Insert Account Number]

To Whom It May Concern,

I am writing in response to your recent communication regarding the alleged debt associated with the account number listed above.

On [Date of your Validation Request], I requested that your agency provide specific verification and evidence of this debt, including the original contract, a full itemization of the balance, and proof that your agency has the legal right to collect this specific amount.

As of today, the documentation you provided is insufficient to substantiate the validity of this debt or your authority to collect it. Under the Fair Debt Collection Practices Act (FDCPA), you are required to cease collection efforts if a debt cannot be properly verified.

Due to the lack of evidence, I consider this matter closed. Please provide written confirmation that you have closed this file and will no longer pursue collection of this alleged debt.

Furthermore, if you have reported this disputed information to any credit bureaus, I demand that you notify them immediately to delete this entry from my credit reports.

I am keeping records of all correspondence. Should you continue collection activities or report inaccurate information to credit agencies without providing the required evidence, I reserve the right to file a complaint with the Consumer Financial Protection Bureau (CFPB) and pursue legal action.

Sincerely,

[Your Signature]

[Your Printed Name]