

[Your Name]

[Your Address]

[Your City, State, Zip Code]

[Your Phone Number]

[Your Email]

[Date]

[Debt Collector Name]

[Debt Collector Address]

[Debt Collector City, State, Zip Code]

RE: Account Number [Insert Account Number]

To [Name of Debt Collector or Representative],

I am writing in response to your communication dated [Date of Letter from Collector] regarding the alleged debt mentioned above. I am formally disputing this debt in its entirety.

I requested validation of this debt on [Date of your original validation request]. To date, you have failed to provide sufficient documentation to prove that I owe this specific amount or that your agency has the legal authority to collect it. Specifically, your response failed to include:

- The original signed contract or agreement.
- A complete transactional history or itemized statement of the alleged balance.
- Proof of the legal transfer of ownership of this debt to your agency.
- Proof that you are licensed to collect debts in my state.

Because you have failed to substantiate this claim, I demand that you immediately cease all collection activity. Furthermore, you must remove any derogatory information you have reported to the credit bureaus (Equifax, Experian, and TransUnion) regarding this account within ten (10) business days.

Please be advised that if you continue to attempt collection or fail to update my credit report for this unsubstantiated claim, I will pursue legal remedies under the Fair Debt Collection Practices Act (FDCPA) and the Fair Credit Reporting Act (FCRA), and I will file formal complaints with the Consumer Financial Protection Bureau (CFPB) and my State Attorney General.

I expect a written confirmation within fifteen (15) days stating that this matter is closed and that the account has been deleted from my credit files.

Sincerely,

[Your Signature]

[Your Printed Name]