

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

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

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

To Whom It May Concern,

This letter is in response to your previous communication regarding the alleged debt mentioned above. On [Date of your original dispute letter], I sent a formal request for validation of this debt pursuant to the Fair Debt Collection Practices Act (FDCPA).

To date, you have failed to provide the required documentation proving that I have a legal obligation to pay this debt, or that your agency has the legal authority to collect it. Specifically, you have failed to provide:

- Proof that the debt is valid and the amount is correct.
- A copy of the original signed contract or agreement.
- Evidence that the statute of limitations has not expired.
- Proof of your license to collect debts in my state.

Since you have failed to verify this debt within the legally allotted timeframe, I am demanding that you immediately cease all collection activities, close the account in your records, and refrain from reporting this unverified information to any credit reporting agencies. If this account has already been reported, I demand that you have it removed from my credit profile immediately.

Please provide written confirmation within 15 days that this account is closed and that no further collection efforts will be made.

Sincerely,

[Your Signature]

[Your Printed Name]