

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

[Debt Collector Name]
[Debt Collector Address]
[City, State, Zip Code]

Re: Account Number [Account Number]

Dear [Contact Person or Debt Collector Name],

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

I am formally disputing the validity of this debt. Pursuant to my rights under the Fair Debt Collection Practices Act (FDCPA) and relevant state laws, I am requesting that you immediately cease and desist all legal actions, threats of legal action, and further collection efforts against me regarding this matter.

I request that you provide the following verification within 30 days:

- Proof that I am legally obligated to pay this debt.
- A complete payment history and breakdown of the alleged amount owing, including principal, interest, and fees.
- Documentation showing your legal authority to collect this debt in my state.
- A copy of the original contract or agreement bearing my signature.

Until such time as this debt is fully validated, you are instructed to stop all communication with me, except to notify me in writing that you are ceasing collection efforts or that you are taking a specific legal action. Do not contact me at my place of employment or by telephone.

Please be advised that I am keeping a record of all correspondence. Failure to comply with this request may result in a formal complaint to the Consumer Financial Protection Bureau (CFPB) or legal action against your agency.

Sincerely,

[Your Signature]

[Your Printed Name]