

FROM: Name:

Address:

City/St/Zip:

DATE:**TO:** Agency:

Address:

City/St/Zip:

Re: Account #

To Whom It May Concern:

I am writing in response to your recent communication regarding the above-referenced account. I am formally disputing this debt and requesting validation pursuant to my rights under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g.

Please be advised that this is not a refusal to pay, but a notice that your claim is disputed and validation is requested.

Under the FDCPA, I demand that you provide the following information:

1. The name and address of the original creditor to whom the debt was owed.
2. The original account number associated with the debt.
3. An itemized accounting of the alleged debt, including principal, interest, and fees.
4. Proof that your agency is licensed to collect debt in my state.
5. Proof that your agency has legal authorization to collect this specific debt.

Furthermore, I request that you cease all telephone communication with me regarding this matter. All future communications must be made in writing and sent to the address provided above.

If you fail to provide the requested validation, you must immediately cease all collection activities and remove any derogatory information regarding this account from my credit reports.

Sincerely,

Type your full name (do not sign):