

[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 [Insert Account Number]

To Whom It May Concern,

I am writing to formally dispute the validity of the debt referenced above. Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am requesting that you provide written verification and validation of this debt.

Please provide the following information:

- The name and address of the original creditor.
- Proof that you are authorized to collect this debt.
- A complete breakdown of the amount claimed, including principal, interest, and fees.
- A copy of the original signed contract or agreement creating this debt.

Furthermore, per 15 U.S.C. § 1692c, I am requesting that you cease and desist all communication with me regarding this matter, except to notify me that your collection efforts are being terminated or that you are taking specific legal action.

Do not contact me at my place of employment or via telephone. All future correspondence regarding this matter must be conducted in writing via U.S. Mail.

Sincerely,

[Your Signature]

[Your Printed Name]