

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

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

Re: Account Number [Insert Account Number]

To Whom It May Concern,

I am writing this letter in response to your communication regarding the above-referenced account. I am formally disputing the validity of this debt.

Pursuant to my rights under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I request that you provide verification and validation of this debt. Until such time as you can provide proof that I am legally obligated to pay this amount, I demand that you cease and desist all collection activities and communication regarding this matter.

Please provide the following information:

- The name and address of the original creditor.
- Verification of the debt, including a copy of any signed contract or judgment.
- A full itemization of the amount claimed, including principal, interest, and fees.
- Proof that your agency is licensed to collect debt in my state.

Under the FDCPA, you must stop all collection efforts until you provide the requested verification. Furthermore, I request that you cease all telephone contact with me. All future correspondence regarding this matter must be sent to me in writing via U.S. Mail.

If you fail to comply with this request or continue to contact me by phone, I will be forced to file a formal complaint with the Consumer Financial Protection Bureau (CFPB) and the State Attorney General's office.

Sincerely,

[Your Signature]

[Your Printed Name]