

[Your Name or Law Firm Name]
[Street Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

[Debt Collection Agency Name]
[Street Address]
[City, State, Zip Code]

Re: Notice of Representation and Dispute of Debt

Debtor Name: [Client Name]
Account Number: [Account Number]
Creditor Name: [Original Creditor Name]

To Whom It May Concern,

Please be advised that this office represents [Client Name] regarding the above-referenced account. From this point forward, all future communications regarding this matter must be directed to this office. You are instructed to cease all direct contact with my client.

This letter serves as a formal notice that my client disputes the validity of the alleged debt in its entirety. Pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, we demand that you provide written verification and validation of this debt.

Please provide the following information:

- A statement showing the full chain of title from the original creditor to your agency.
- Evidence of the agreement or contract that gave rise to this debt.
- A complete accounting of the alleged debt, including principal, interest, and any fees added.
- Verification that the statute of limitations for collecting this debt has not expired.
- Proof that you are licensed to collect debts in the state of [Client's State of Residence].

Under the FDCPA, you must cease all collection activities until you provide the requested verification. Failure to comply with these requirements may result in legal action against your agency.

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Title/Position]