

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

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

RE: Letter of Representation and Request for Original Creditor Information

Account Holder Name: [Debtor Name]  
Account Number: [Account Number]  
Reference Number: [Reference Number, if applicable]

To Whom It May Concern,

Please be advised that this office represents [Client Name] regarding the above-referenced account. This letter serves as formal notice of our representation.

Pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, and any applicable state laws, we hereby request that you provide the following information regarding this debt:

- The name and address of the original creditor.
- An itemized statement of the alleged debt, including the principal balance, interest, and any additional fees.
- Verification of the debt or a copy of a judgment, if applicable.
- A copy of the original signed contract or agreement associated with this account.

Please direct all future communications regarding this matter to our office only. You are instructed to cease all direct contact with our client, whether by mail, telephone, or electronic communication.

If this account has been reported to any credit reporting agencies, we request that you mark the account as "disputed" until such time as the requested information is provided and the debt is verified.

Thank you for your prompt attention to this matter.

Sincerely,

[Signature]  
[Printed Name]  
[Title/Law Firm Name]