

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

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

**Re: Account Number [Account Number]**

Dear [Name of Debt Collector or Debt Collection Agency],

I am writing to you in response to your communication dated [Date of letter from collector] regarding the alleged debt mentioned above. Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am formally requesting that you provide me with validation of this debt.

Please provide the following information:

- The name and address of the original creditor.
- The amount of the alleged debt.
- A copy of any judgment (if applicable).
- Verification or a copy of any signed contract or agreement that creates the legal obligation to pay this debt.
- A complete statement of account showing all payments made and interest/fees added.
- Proof that you are licensed to collect debts in my state.

If you fail to provide the requested validation within thirty (30) days, you must cease all collection activities and remove any information you have reported to the credit reporting agencies regarding this account.

Please be advised that this is not a refusal to pay, but a request for validation as allowed by federal law. Until this matter is resolved, I request that you restrict your communication with me to written correspondence only sent to the address listed above.

Thank you for your cooperation.

Sincerely,

[Your Signature]  
[Your Printed Name]