[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 [Contact Person or Debt Collector Name],

I am writing this letter in response to your notice dated [Date of notice you received] regarding the above-referenced account. This is a formal request for validation of the debt you claim I owe, as provided for under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. $ 1692g.

I am disputing this debt. Please provide the following information:

- The name and address of the original creditor.
- A copy of the original signed contract or agreement.
- An itemized accounting of the alleged debt, including the original amount, interest, and fees.
- Verification that the statute of limitations for collecting this debt has not expired.
- Proof that your agency is licensed to collect debts in my state.

If you fail to provide the requested documentation within 30 days, I will assume the debt is invalid. Furthermore, all collection activities must cease until this verification is provided. If you report this debt to any credit bureau, please ensure it is marked as "disputed."

Please communicate with me only in writing at the address provided above.

Sincerely,

[Your Signature]

[Your Printed Name]