

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

[Debt Collector Name]  
[Debt Collector Address]  
[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 dated [Date of letter received] regarding the above-referenced account. Pursuant to my rights under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am formally requesting that you provide verification and validation of this debt.

Please provide the following information:

- The name and address of the original creditor.
- A complete breakdown of the amount alleged to be owed, including principal, interest, and fees.
- Evidence that you are licensed to collect debts in my state.
- A copy of the original contract or agreement bearing my signature.

This is not a refusal to pay, but a request for validation. Under the FDCPA, you must cease all collection activities until you provide the requested verification. If you fail to respond within thirty (30) days, I will assume this debt is invalid and expect it to be removed from my credit reports.

Furthermore, I request that you cease contacting me by telephone at my home or place of employment. All future communications regarding this matter must be sent to me in writing via U.S. Mail.

Sincerely,

[Your Signature]  
[Your Printed Name]