

[Your Full Name]

[Your Address]

[City, State, ZIP Code]

[Date]

[Debt Collector Name]

[Debt Collector Address]

[City, State, ZIP Code]

RE: Request for Debt Validation

To Whom It May Concern,

I am responding to a notice I received regarding an alleged debt. Pursuant to the Fair Debt Collection Practices Act (15 U.S.C. §§ 1692g), I am requesting that you provide validation and verification of the alleged debt, including:

1. The name and address of the original creditor
2. The amount of the alleged debt
3. A copy of any judgment (if applicable)
4. Proof that you are legally authorized to collect this debt
5. A copy of the original signed agreement

Until you provide the requested documentation, please cease all collection activities, including reporting this debt to credit bureaus.

Sincerely,

[Your Name]