

[Your Name]
[Your Address]
[City, State, ZIP Code]
[Email Address]
[Phone Number]
[Date]
[Debt Collection Agency's Name]
[Agency's Address]
[City, State, ZIP Code]

Dear [Debt Collector's Name or "To Whom It May Concern"],

Subject: [Your Account Number or Reference Number]

I am writing in regard to the debt claim associated with my account, [Your Account Number]. I would like to address the details surrounding this debt and seek to understand more about its validity.

[Optional: Briefly explain your situation or reason for writing. You may include any relevant dates, amounts, or previous communications with the agency.]

I kindly request the following information:

1. Verification of the debt, including the original creditor's name and the amount owed.
2. A detailed statement of the account, including payments made and charges applied.
3. Any documentation that supports the claim you have made regarding this debt.

Please consider this letter a formal request for validation of the debt as per the Fair Debt Collection Practices Act (FDCPA). I expect a response to my request within 30 days.

Thank you for your attention to this matter. I look forward to your prompt response.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]