

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

[Creditor's Name]
[Creditor's Address]
[City, State, Zip Code]

Subject: Demand for Verification of Debt

Dear [Creditor's Name or "To Whom It May Concern"],
I am writing to formally dispute the validity of the debt referenced in your records under account number [Account Number]. According to the Fair Debt Collection Practices Act, I am requesting that you provide verification of this debt.

Please provide the following information:

1. The amount of the debt
2. The name of the creditor to whom the debt is owed
3. Proof that you have the legal right to collect this debt
4. A complete history of the account and all transactions leading to the current balance

Further, please cease all collection activities until the debt is verified. If you are unable to provide the requested verification, I ask that you correct your records to reflect that this debt is disputed and cease any negative reporting to credit bureaus.

Attached are copies of any relevant documentation that supports my position regarding this dispute. Please respond to my request within 30 days of receiving this letter.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature (if sending a hard copy)]
[Your Printed Name]