

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Subject: Debt Validation Request

Dear [Creditor's Name],

I am writing to request validation of the debt that you claim I owe, as is my right under the Fair Debt Collection Practices Act (FDCPA). Please provide me with the following information:

1. The amount of the debt.
2. The name of the creditor to whom the debt is owed.
3. A copy of the contract or agreement that establishes my obligation to pay this debt.
4. Any documentation that verifies this debt is associated with me.

Until I receive this information, I will not be making any payments on this account. Please send your response to the address listed above within 30 days to avoid further actions.

Thank you for your cooperation.

Sincerely,

[Your Name]