

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

Collector's Name
Collection Agency's Name
Agency's Address
City, State, Zip Code

Dear [Collector's Name],

I am writing to formally object to the collection of the debt that has been claimed against me by your agency, reference number [insert reference number]. I believe this claim is inaccurate for the following reasons:

[Briefly explain your reasons for objection. Include any relevant information or documentation that supports your claim.]

Given this information, I request that you cease all collection activities regarding this alleged debt until a thorough investigation is completed and validation is provided as required under the Fair Debt Collection Practices Act.

I appreciate your prompt attention to this matter and look forward to your prompt response.

Sincerely,
[Your Name]