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

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

Dear [Creditor's Name],

I am writing to request validation of the debt referenced by account number [Account Number]. Under the Fair Debt Collection Practices Act, I have the right to request a validation of the debt you claim I owe.

Please provide me with the following information:

- The amount of the debt;
- The name of the original creditor;
- A copy of the original agreement that created the debt;
- Proof that you have the legal right to collect this debt;

I request that any collection activities cease until you provide the requested information. Please send your response to the address listed above.

Thank you for your attention to this matter.

Sincerely, Your Name