

Your Name
Your Address
City, State, Zip

Date:

Name of the Collection Agency
Address
City, State, Zip

Re: Acct #XXXXXX

To Whom It May Concern:

This will serve as your legal notice under the federal Fair Debt Collection Practices Act (FDCPA) to cease all communication with me in regard to the debt referenced above. **Do not contact me, or any third parties regarding this debt.**

Furthermore, I formally **dispute the validity of this debt.** Receipt of this formal dispute letter requires you to provide me with documentation that sufficiently supports your assertions that the above-referenced debt belongs to me and that I owe the exact amount alleged. Please send me copies of the original application for this account, any signatures associated with this account, any bills associated with this account, etc.

You are also notified that should you furnish any derogatory or inaccurate information to any credit reporting agencies, appropriate actions will be taken pursuant to the Fair Credit Reporting Act and the Fair Debt Collection Practices Act.

Thank you for your prompt attention to this matter.

Sincerely,

Your Name