Date

Your Name  
Address  
City, State Zip  
  
Debt Collector’s Name  
Address  
City, State Zip  
Re: Account Number  
  
This letter is sent in response to <phone call/letter> received by you on <date>. I am requesting that you provide validation of this debt.

Pursuant to the Fair Debt Collection Practices Act, I also request that you cease any attempt to collect on this debt, or any disputed portion thereof, until you provide sufficient documentation that the debt is, in fact, valid.

If you do not comply with this request, I will immediately file a complaint with the Federal Trade Commission and the [your state here] Attorney General’s office. Civil and criminal claims will be pursued.  
  
Sincerely,  
  
Your Name