

Your Name

Your Address

City, State Zip code

Collection Company

Address

City, State Zip code

Date

Re: Account # <fill in>

Dear Collector:

My credit report lists a collection from your agency. I was never informed about this collection. Furthermore, I do not believe the debt is accurate. According to the Fair Debt Collection Practices Act, I have the right to request and obtain validation of the debt. Therefore, please provide me with copies of the following documents:

- An explanation of the purpose of this alleged account balance.
- A detailed calculation of this balance, including the complete payment history on this account, to verify the amount's accuracy.
- Documentation proving that I agreed to pay this debt.
- The agreement that authorizes you to collect on this alleged debt.
- A copy of your state license, including the license number.

Cease contacting me regarding this or any other matter except to provide accurate verification of this debt via U.S. mail only.

Sincerely,

<Sign the letter>

Your name typed

time Your name typed