

Your Name  
Your Address  
City, State, Zip

Date:

Name of the Collection Agency  
Address of the Collection Agency  
City, State, Zip

Re: Acct #\_\_\_\_\_

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**. Please provide me with documentation that supports why you believe this debt belongs to me, and why you believe I owe this amount. 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 any adverse information be placed against my credit reports, appropriate actions will be taken under the federal *Fair Credit Reporting Act* (FCRA).

Thank you for your attention to this matter.

Sincerely,  
Your Name