**[Your Name]**

**[Your Address]**

**[Your City, State, Zip Code]**

**[Date]**

**[Debt Collector’s Name]**

**[Address]**

**[City, State, Zip Code]**

**Re: [Account Number]**

In response to the **[letter/phone call] I** received from your agency on **[date]**, I am requesting that you provide validation of this debt.

Should your offices provide the proper documentation validating the debt, I will require at least 30 days to investigate this information. During this period, all collection activity must cease and desist. If any action is taken which could be damaging to my credit profile, I will consult legal counsel. This includes, but is not limited to, listing information that may be inaccurate or invalidated.

Sincerely,

**[Your Name]**