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 [a letter/phone call] received by you on [date you received the letter/call]. I am requesting that you provide validation of this debt.  
  
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