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