[Your Name]  
[Your Address]  
[City, State, ZIP Code]  
[Date]  
  
[Collection Agency Name]  
[Collection Agency Address]  
[City, State, ZIP Code]  
  
Subject: Debt Dispute Letter  
  
Dear Sir/Madam,  
  
Please consider this letter as a formal dispute under the Fair Debt Collection Practices Act (FDCPA) and the Fair Credit Reporting Act (FCRA). I am writing to formally dispute the validity of a debt that your agency is currently attempting to collect, as reported on my credit report. I believe that there may be errors or inaccuracies in the information related to this debt. I request that you investigate this matter and provide me with a detailed verification of the debt.  
  
The information related to the debt in question is as follows:  
  
Creditor Name: [Name of the Creditor, as listed in your records]  
Account Number: [Account Number, if applicable]  
Amount: $[Amount of Debt, as listed in your records]  
Date of First Delinquency: [Date, if known]  
  
I am formally requesting that your agency provide the following documentation:  
  
1. Verification of the debt amount, including a breakdown of any fees or interest charges.  
2. Proof of the original agreement between me and the creditor, including terms and conditions.  
3. Verification that your agency is authorized to collect this debt on behalf of the creditor.  
4. Any documentation related to the chain of ownership of this debt, if applicable.  
5. A complete account history, including details of all transactions and charges related to this debt.  
6. Copies of any judgments or court orders related to this debt, if applicable.  
  
I kindly request that you cease all collection activities related to this debt until the requested information has been provided and the debt's accuracy has been verified. I request that you provide me with the requested information within 30 days from the date of your receipt of this letter. Thank you for your prompt attention to this matter.   
  
Sincerely,  
  
[Your Name]  
  
Enclosure: Copy of Credit Report (highlighting disputed entry)