## Formal legal-style debt dispute letter

Subject: Formal Debt Dispute and Request for Validation

Dear [Debt Collection Agency],

This letter is to formally dispute the alleged debt referenced in your notice dated [date]. Pursuant to the Fair Debt Collection Practices Act, I request validation of the debt including:

- The original creditor
- The amount owed
- Any signed agreements or contracts

Until the debt is validated, I request that all collection attempts cease. Please provide the requested documentation within the legally required timeframe.

Sincerely,

[Your Name]

[Address]

[Phone]

[Email]

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