[Date]

**CERTIFIED MAIL RETURN RECEIPT REQUESTED**

[Your Name]  
[Your Address]  
[City, State, ZIP]

[Collection Agency Name]  
[Agency Address]  
[City, State, ZIP]

Subject: Request for Verification of Debt (Account Number: [Account Number])

Dear Sir/Madam,

I am writing in response to your recent communication regarding the alleged debt associated with [Account Number]. I am disputing the validity of this debt and kindly request that you provide me with the necessary documentation and evidence to support your claim.

It is my right as a consumer under the Fair Debt Collection Practices Act (FDCPA) to request verification of the alleged debt. I believe it is crucial for both parties involved to have a clear understanding of the debt in question and ensure its accuracy. Therefore, I kindly request that you provide the following information:

Full details of the debt:

1. The original creditor's name and contact information.
2. The original account number.
3. The date the debt was incurred.
4. The exact, verifiable amount of the alleged debt, including any interest, fees, or charges.

Documentation validating the debt:

1. A copy of the signed and enforceable agreement between myself and the original creditor.
2. Copies of any statements or invoices related to the alleged debt.
3. Any records of communication regarding the debt.

Proof of your agency's legal authority, and stake of claim to collect this alleged debt:

1. Provide evidence that the debt alleged is verifiable and accurate.
2. Provide documentation demonstrating that you are licensed and bonded to operate as a collection agency in the Commonwealth of Massachusetts.
3. Provide verifiable documentation showing that you are authorized to collect this debt on behalf of the original creditor.
4. Provide the court date and decision that gives you the authority to present me with this bill.
5. Provide me with written verification stating that your company has adhered to all relevant laws and regulations, including but not limited to:
6. Compliance with the Fair Credit Reporting Act (FCRA)
7. Adherence to the Identity Theft and Assumption Deterrence Act
8. Compliance with the Gramm-Leach-Bliley Act (GLBA)
9. Observance of the regulations outlined in the Consumer Financial Protection Bureau (CFPB) guidelines.

Please note that as per the Fair Credit Report Act 15 USC §§ 1681-1681x, until you provide the requested information and validate the debt, I expect all collection activities related to this account to cease immediately. This includes any attempts to contact me by phone, mail, or any other means. I also request that you refrain from reporting this debt to any credit reporting agencies until its validity has been established.

If the alleged debt has been reported to a Credit-Reporting Agency or Credit Bureau, you must provide evidence and immediately inform said agencies of the disputed status of the debt.

I kindly request that you provide the requested information within 30 days of receiving this letter. Failure to do so will be interpreted as an admission that you are unable to provide verification of the debt, and I will consider the matter resolved.

Please ensure that all future communication regarding this matter is conducted in writing. Any attempts to contact me via telephone will be considered a violation of my rights under the FDCPA.

Thank you for your prompt attention to this matter. I look forward to receiving the requested documentation and resolving this dispute as quickly as possible.

Yours sincerely,

[Your Name]