**DEBT VALIDATION LETTER**

[INSERT DATE]

[INSERT YOUR NAME, AND ADDRESS DETAILS]

[INSERT COLLECTION AGENCY NAME, AND ADDRESS]

**RE: Validation for Account No.** [ACCOUNT NUMBER]

To Whom it May Concern,

This letter is in response to your contact [CONTACT METHOD] on [CONTACT DATE] at [CONTACT TIME] about the alleged [DEBT TYPE] you have identified. This is neither an acknowledgement of debt nor a refusal to pay, but a notice to request validation.

Under the Fair Debt Collections Practices Act (FDCPA), I am entitled to request validation of the debt that you allege I owe to you. This is not a request to verify the debt, but rather a request for you to provide complete and competent evidence of my contractual obligation to provide payment due to you.

Please provide the following alleged information to me within thirty (30) days from receipt of this letter. [INSERT ALL THAT APPLY]

• [Creditor’s Name and Full Address]

• [Name of Debtor of Record]

• [Full Account Number]

• [Amount of Debt]

• [Due Date of Debt]

• [Original Charge Off or Delinquency Date]

• [Explanation of how the Debt was calculated]

• [Evidence that the Debt is within State’s applicable Statute of Limitation]

• [Name of Collection Agency or Owner of Debt, if applicable]

• [Amount Paid if Debt was Purchased]

• [Completed and Executed Agreement, including Signature Pages, for the Debt]

Pursuant to my rights under FDCPA, I will not be responding or acknowledging any further collection attempts from you until you have verified that this debt is mine.

[I will also inform you that if your offices have or continue to report invalidated information to any of the three major credit bureaus (Equifax, Experian, Trans Union), this action might constitute fraud under both federal and state laws. Due to this fact, if any negative mark is found or continues to report on any of my credit reports by your company or the company you represent, I will not hesitate in bringing legal action against you for the following:

1. Violation of the Fair Debt Collection Practices Act.
2. Defamation of Character.]

Thank you for your consideration.

Sincerely,

[SIGNATURE]

[PRINT NAME]