**Verification of Debt**

**First Request**

**­­­­­­­­­­­­\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Name (first, last)**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Street Address**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**City State Zip Code**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Name of creditor/collection agency**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Street Address of creditor/collection agency**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**City State Zip Code**

**\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Date**

**Dear sir or madam:**

**In accordance with Section 809 of the Fair Debt Collection Act, I am requesting validation of the debt related to account # \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. According to the statute, you must cease any debt collection activities until you have verified this debt and have 30 days from the receipt of this letter to verify the debt.**

**Sincerely,**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
Signature**

**Verification of Debt**

**Final Request**

**­­­­­­­­­­­­\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Name (first, last)**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Street Address**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**City State Zip Code**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Name of creditor/collection agency**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Street Address of creditor/collection agency**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**City State Zip Code**

**\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Date**

**Dear sir or madam:**

**In accordance with Section 809 of the Fair Debt Collection Act, I am requesting validation of the debt related to account # \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_. According to the statute, you must cease any debt collection activities until you have verified this debt. Further I have already requested the debt to be validate in a prior letter dated \_\_\_\_\_\_\_\_\_\_\_\_\_\_ and to date the debt has not been validated.**

**Sincerely,**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
Signature**

**Collection Agency Validation Letter**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Name (first, last)**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Street Address**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**City State Zip Code**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Name of creditor/collection agency**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Street Address of creditor/collection agency**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

**City State Zip Code**

**\_\_\_\_\_\_\_\_\_\_\_\_\_**

**Date**

**Dear Sir or Madam:**

**This letter is sent in response to the notice you sent me on \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ [date]. Be advised this is not a refusal to pay, but a notice pursuant to the Fair Debt Collection Practices Act, 15 USC 1692g Sect. 809 (b) that your claim is disputed and validation is requested.**

**This is NOT a request for “verification” or proof of my mailing address, but a request for validation pursuant to the above named law. I request that you provide me with competent evidence that I have a legal obligation to you for a debt.**

**Please provide me with the following:**

* **An explanation of what the amount owed is for and how it was incurred.**
* **An explanation of how this amount was calculated.**
* **Copies of any documents that show I agreed to pay this amount.**
* **A verification of any judgment if applicable.**
* **An identification of the original creditor.**
* **Proof that the Statue of Limitations has not expired on the account.**
* **Proof that you are licensed to collect in my state.**
* **Your license numbers and Registered Agent documentation.**

**If your offices have reported invalidation information about me to any of the three major credit bureaus, (Equifax, Experian or TransUnion) this may constitute fraud under federal and state laws. If any negative mark is placed on any of my credit reports by your company or the company that you represent, I will not hesitate to bring legal action against you for violation of the Fair Credit Reporting Act, violation of the Fair Collection Practices Act, and defamation of character.**

**If your offices are able to provide the proper documentation I have requested, I require at least 30 days from the date of my receipt to investigate this information. During this time all collection activity by you must cease and desist. During this validation period, if any action is taken, which could be considered detrimental to any of my credit reports, I will consult an attorney and consider legal action.**

**If your offices fail to respond to this request within 30 days from the date of your receipt, all references to this account must be deleted and completely removed from my credit file and a copy of such deletion must be sent to me immediately.**

**I formally request that you and your representatives do not contact me by telephone at my home or my place of employment. If your offices attempt telephone communication with me, including but not limited to computer generated calls or correspondence sent to or with any third parties, it will be considered harassment and I will instruct my attorney to proceed with legal action. All future communication with me must be in writing and sent to the address noted in this letter by USPS.**

**This letter is an attempt to correct your records and any information obtained shall be used for that purpose only.**

**Sincerely,**

**\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
signature**