**A Sample Request for Validation**

The best validation letter is one that is simple and to the point.

Here is a sample letter letter to send to a debt collector within 30 days of receiving the initial communication.

*Date*

*Your Name*
*Your Address*

*Debt Collector's Name*
*Address*

*RE: Account Number \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*

*To Whom It May Concern:*

*I dispute the above-referenced debt and request validation.*

*Your Name*

That's it. Nothing else. That's all you have to do. You've disputed the debt and requested validation which is all the FDCPA requires of a consumer.

Again, it is not the duty of the consumer to inform a debt collector of the law. It's the debt collector's duty to know what the law requires to validate a debt.

Once a debt collection agency receives a timely validation request, it cannot continue its collection efforts until it responds to your request.

I would recommend that you send your letter via certified mail, return receipt requested. This will allow you to have proof that you sent your letter within 30 days of receiving the intial communication. The return receipt proves that the debt collector received your letter.