**SAMPLE THIRD PARTY DEBT VALIDATION LETTER**

Date

Debt Collector Agency

P.O. Box XXXXX

Newark, NJ 07101-1758

Re: Account No: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

FOR YOUR OWN PROTECTION, IF YOU DO NOT UNDERSTAND THE PROCEEDINGS OF THIS LETTER, PLEASE SUMMONS A SUPERIOR OFFICER TO EXPLAIN ITS IMPORTANCE TO YOU IMMEDIATELY FOR YOU WILL BE HELD PERSONALLY LIABLE! Dear Sir/Madam:

This is a request for validation pursuant to the [Fair Debt Collections Practices Act,: § 809 Validation](http://www.creditinfocenter.com/rebuild/debt_validation.shtml) of debts. Please be advised that I am not refusing to pay, but I need the information requested in this correspondence before I can make any offer to settle this account. I would like to settle this account as soon as possible and I may have a counter claim to set-off or indemnify the disputed balance, this is why I am sending you this request for validation and dispute letter.

I have been called several times by your debt collection company regarding an alleged debt for

1. amount. Pursuant to the Fair Debt Collection Practices Act (FDCPA), I am requesting validation of this debt. I am requesting proof that I am the party you are asking to pay this debt. Also, I would like to know if there is some contractual obligation which is binding my money to this debt collection agency.

Please note that I do not wish to speak to you under any circumstances; therefore, anything you wish to say to me must be in writing. Phone calls and other communication will be recorded, ignored and considered a non-response until you can provide adequate validation of this alleged debt. Please let me remind you of what constitutes legal validation. To this end, below you will find a list of the required debt validation documents that are needed:

1. Please provide verification from the stated creditor that you are authorized to act for them.

2. What was the account number of the account in which the funds were held prior to the opening of the account that is the subject matter of this lawsuit?

3. Who was the owner of each account, or list those individuals having signature rights to each account?

4. Please furnish a copy of the original contract redacting my social security number to prevent identify theft and state under penalty of perjury that your client is the bona fide party in interest of the contract and will produce the original contract for my own and a judge’s inspection should there be a trial to contest these matters.

5. Identify the account that was debited when the disputed account was created.

6. Identify the source of the funds that created the disputed account.

1. Did the funds for the disputed account originate from another account or lending institution?
2. List the names and addresses of all lending institutions from which any funds were purportedly originated.
3. Please produce the agreement that bears the signature of the alleged debtor wherein he agreed to pay the original creditor.
4. Please verify under penalty of perjury that you know and understand that certain clauses in a contract of adhesion, such as a so-called [forum selection clause](http://en.wikipedia.org/wiki/Forum_selection_clause), are unenforceable unless the party to whom the contract is extended could have rejected the clause without impunity.
5. Please reply with a copy of your Department of State filing information that authorizes you to operate your business in this state, for out of state claims as in this matter, as this will also verify if your filing has expired or is valid.
6. Provide evidence that the statute of limitations has not expired on this account;
7. Provide evidence of notification of due process rights pursuant to the FDCPA.
8. Please verify that you know and understand that collecting on this alleged non validated fraudulent debt without providing procedurally proper validation of the debt constitutes criminal fraud as such criminal charges will be filed accordingly.

In closing, from the date of your receipt of this letter, you are granted ten (10) days to reply directly to the questions put forth in order to validate your claim of this alleged debt. If after the ten (10) day period you do not reply directly to these questions, this silence shall serve as valid proof that this is a fraudulent/imaginary account that has no origination and you may not pursue this fraudulent/imaginary account further.

Your reply to this validation and dispute letter is awaited. I look forward to resolving this matter as soon as possible. Thank you.

Sincerely, Signature Your Name Your Address City, State Zip References: