**Sample Debt Validation/Verification Letters**

Given below is a sample letter:

Insert date here

Insert your name here  
Address  
City, State, Zip

Re: Insert subject here

This letter is in response to a (insert how the information was received, for example, a letter or a phone call) received by you (insert date here, be very specific and mention the date of the letter or the phone call). It is a request that you provide validation of the debt.

I will file a complaint with the Federal Trade Commission and the (you have to insert your state here) Attorney’s General Office if you fail to comply with this request. There will be criminal claims and civil claims.

Sincerely,  
Insert your name here.