

Date: \_\_\_\_\_

From

\_\_\_\_\_ [Name]  
\_\_\_\_\_ [E-mail address]  
\_\_\_\_\_ [Phone number]  
\_\_\_\_\_  
\_\_\_\_\_, \_\_\_\_\_ [Address]

To

\_\_\_\_\_ [Debt collector's name]  
\_\_\_\_\_  
\_\_\_\_\_, \_\_\_\_\_ [Address]

Via Certified Mail

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 or 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 is due 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 to you.

You must provide the following alleged information to me within thirty (30) days from your receipt of this letter.

- 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 the FDCPA, I will be ignoring any future collection attempts until you verify that this debt is mine.

Thank you for your consideration.

Sincerely,

\_\_\_\_\_ [Signature]

\_\_\_\_\_ [Print name]