

## DEBT VALIDATION LETTER

Creditor Name: \_\_\_\_\_

Creditor Address: \_\_\_\_\_

City, State, ZIP: \_\_\_\_\_

Debtor Name: \_\_\_\_\_

Debtor Address: \_\_\_\_\_

City, State, ZIP: \_\_\_\_\_

### **Re: Request for Debt Validation**

Dear Sir or Madam, This letter is sent to you in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692g, to request validation of the alleged debt you claim I owe. Please provide the information described below so that I may evaluate the validity of this debt.

#### **1. Debt Amount and Details**

Please provide a detailed statement of the amount of the debt, including the principal balance, any interest, fees, and other charges that make up the total claimed amount. Include the date the debt was incurred and the name of the original creditor.

#### **2. Verification of Debt Ownership**

Please provide documentation that proves you are legally authorized to collect this debt, including the chain of assignments if the debt was transferred or sold.

#### **3. Contract or Agreement**

Please provide a copy of the original contract, agreement, or other documents evidencing my obligation to pay the alleged debt.

#### **4. Payment History**

Please provide a complete payment history, including the dates and amounts of all payments made to date, if applicable.

#### **5. Dispute Notice**

If you are unable to provide the requested validation within 30 days of receipt of this letter, you must cease all collection efforts and remove any adverse credit reporting related to this alleged debt.

#### **6. Contact Information**

Please provide the name, address, and phone number of the person or entity to whom future correspondence or dispute notices should be sent.

#### **7. Credit Reporting**

Please confirm whether you have reported this alleged debt to any credit reporting agencies and provide the dates and

details of such reports.

**8. Legal Compliance**

This request for validation is made without waiver of any rights or defenses I may have under federal, state, or local law. Any attempt to contact me regarding this debt must comply with the Fair Debt Collection Practices Act and other applicable laws.

**9. Cease Communication Until Validation**

Please cease all communication and collection activities until you have provided the requested validation in writing. Failure to comply may result in legal action.

**10. Retain Records**

Please retain copies of all correspondence related to this request for at least five (5) years in accordance with applicable record retention laws.

**11. Governing Law**

This letter and any related disputes shall be governed by and construed in accordance with the laws of the United States of America and the relevant state laws without regard to conflict of laws.

**12. No Admission of Liability**

By sending this letter, I do not admit to owing this debt or any part of it, and I reserve all rights to dispute the validity and amount of the alleged debt.

**13. Response Deadline**

Please respond to this request within 30 days from your receipt of this letter to avoid further dispute.

**14. Signature and Contact**

Please send your response to the address listed below and include the name and contact information of the person responsible for handling this validation request.

Sincerely,

\_\_\_\_\_

Debtor Signature

Printed Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, ZIP: \_\_\_\_\_

Phone Number: \_\_\_\_\_

**Debtor Signature**

**Date**

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