

## DEBT VERIFICATION LETTER

Creditor Name: \_\_\_\_\_  
Creditor Address: \_\_\_\_\_  
Creditor Phone/Email: \_\_\_\_\_

### Debtor Information:

Full Name: \_\_\_\_\_  
Address: \_\_\_\_\_  
Phone/Email: \_\_\_\_\_

### Debt Details:

Account Number or Reference: \_\_\_\_\_  
Original Creditor (if different): \_\_\_\_\_  
Outstanding Balance: \_\_\_\_\_ USD  
Date Debt Incurred or Charged Off: \_\_\_\_\_

### Verification and Consumer Rights

You are hereby notified that the debt described above is assumed to be valid by the creditor. If you dispute the validity of this debt, or any portion thereof, you have the right to request a verification of the debt within thirty (30) days of receiving this notice.

Upon your written request within this period, the creditor will provide you with verification of the debt, including the amount owed and the name of the original creditor, if different from the current creditor.

Failure to dispute the validity of the debt or request verification within the specified time shall be considered an acknowledgment of the debt and agreement to its validity.

This verification letter complies with the Fair Debt Collection Practices Act (FDCPA) and other applicable United States federal and state laws and regulations.

If you request verification, all collection activities will cease until the creditor provides the requested verification.

Please be advised that this letter is an attempt to collect a debt, and any information obtained will be used for that purpose.

### Dispute Procedure

If you dispute the debt in whole or in part, or if you request the name and address of the original creditor, if different from the current creditor, you must send a written dispute or request within 30 days of receipt of this letter. Such written dispute or request should be sent to the creditor's address above.

Upon receipt of a timely written dispute or verification request, the creditor shall provide the requested information and cease collection activities until verification is provided.

Please maintain copies of all correspondence for your records.

**Acknowledgment and Signature**

I acknowledge receipt of this Debt Verification Letter, and understand my rights as set forth herein.

Signature: \_\_\_\_\_

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

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

**Creditor's Authorized Signature**

**Debtor's Signature**

Signature: \_\_\_\_\_

Signature: \_\_\_\_\_

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