

DEBT VALIDATION LETTER

Date: _____

Re:

To Whom It May Concern,

You contacted me by _____, on _____ about an alleged debt you are trying to collect, identifying the alleged debt as:

Be advised this is not a refusal to pay but a notice that your claim is disputed, and validation is requested pursuant to 15 USC 1692g § 809(b) of the Fair Debt Collection Practices Act (FDCPA).

If your offices are able to provide the documentation and information requested in the following declaration, I will require 30 days to investigate this information and during such time all collection activity must cease and desist.

CREDITOR/DEBT COLLECTOR DECLARATION

Please provide the following documentation and information:

- The name and address of the creditor to whom the alleged debt is currently owed.
- The name and address of the alleged debtor.
- A copy of the original contract or other agreement.
- The alleged debt amount, the date it became payable, and the date it became delinquent.
- An itemized list of alleged interest, fees, or charges.
- The last payment date on this account.
- The agreement that grants you the authority to collect on this alleged debt.
- Any insurance claims made by any creditor regarding this account.
- Any Judgments obtained by any creditor regarding this account.

If your offices fail to respond to this validation request within 30 days from the date of your receipt, all references to this account must be deleted and completely removed from my credit file and a copy of such deletion request shall be sent to me immediately.

I hope to resolve this matter as soon as possible.

Sincerely,
