

Debt Validation Letter Template

From The Debt Code by Jacob Tress

Debt Validation Letter Template

Send this within 30 days of first contact from a collector. Per the FDCPA, they must stop all collection activity until they validate the debt.

[Your Name] [Your Address] [City, State ZIP]

Date: _____

[Collection Agency Name] [Agency Address] [City, State ZIP]

Re: Account # _____

Dear Sir or Madam,

I am writing in response to your [letter / phone call] dated [date] regarding the above-referenced account. I am exercising my rights under the Fair Debt Collection Practices Act, 15 U.S.C. § 1692g, to request validation of this debt.

Please provide the following:

1. The amount of the debt, including an itemization of all fees, interest, and charges
2. The name and address of the original creditor
3. Proof that you are authorized to collect this debt in my state
4. A copy of the original signed agreement or contract
5. A complete payment history from the original creditor

Until you have provided adequate validation of this debt, I request that you cease all collection activity on this account, as required by the FDCPA.

Please note that this letter is not an acknowledgment of the debt, nor is it a promise to pay. I am simply exercising my legal right to request verification.

Sincerely,

[Your Signature]

[Your Printed Name]

Important notes:

- Send via **certified mail, return receipt requested** so you have proof of delivery
- Keep a copy of this letter and the certified mail receipt
- The collector must stop all collection activity until they respond with validation

- If they cannot validate, they must permanently cease collection on this account
 - Do NOT include your phone number – keep communication in writing
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Free companion resources at thedebtcode.com/resources

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