

DEBT VALIDATION LETTER

Under the Fair Debt Collection Practices Act (FDCPA)

[Your Full Name] _____

[Your Address] _____

[City, State, ZIP Code] _____

[Email Address] _____

[Phone Number] _____

[Date] _____

To:

[Debt Collector's Name] _____

[Debt Collection Agency Name]

[Debt Collector's Address] _____

[City, State, ZIP Code] _____

Subject: Request for Validation of Debt Pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. § 1692g

Dear Sir/Madam,

I am writing to formally request validation of the debt that you claim I owe. Please note that this is not a refusal to pay, but a request for proof and clarification of the alleged debt, as provided under the Fair Debt Collection Practices Act.

I request that you provide me with the following information:

1. The amount of the alleged debt:
_____ [State full amount you claim I owe]
2. The name of the creditor to whom the debt is allegedly owed:
_____ [Full name of the original creditor]
3. A copy of the original agreement or contract with the creditor:
_____ [Attach copy or specify that it will be provided]
4. A detailed statement or breakdown of charges, fees, interest, and any payments made:
_____ [Provide or indicate detailed breakdown]
5. Proof that your agency is licensed to collect debts in my state, including your license number and the name of the issuing agency:
_____ [Debt collector's license details]
6. The chain of custody or documentation showing how this debt was transferred from the original creditor to your agency (if applicable):
_____ [Specify transfer documentation]

Please also confirm that this debt has not been reported to any credit bureaus. If it has, I request that it be marked as "in dispute" pending the completion of this verification process.

Under the FDCPA, I request that you cease all collection efforts and communication with me until you provide the requested documentation. If you do not respond within 30 days, I will assume the debt is invalid and take appropriate steps to protect my rights.

Sincerely,

[Your Signature]

_____ [Your Printed Name]

This letter is provided as a sample only and does not constitute legal advice. It is recommended that you consult with a qualified attorney in the United States to ensure it is suitable for your specific circumstances and complies with all applicable laws and regulations. You should seek professional guidance if you have any doubts about the use of this letter or the relevant legislation.