DEBT VALIDATION LETTER

Your Name: _____

Your Address: _____

City, State, Zip: _____

Creditor / Collection Agency Name: _____

Creditor / Agency Address: _____

City, State, Zip: _____

To Whom It May Concern: I am writing regarding the alleged debt referenced below. I request validation of this debt pursuant to the Fair Debt Collection Practices Act (15 U.S.C. § 1692g). Please provide the following information to help me verify the debt and my obligation to pay it.

Account Information:

Account Number or Reference #: _____

Original Creditor Name: _____

Request for Debt Validation:

1. Please provide the amount of the alleged debt, including a detailed statement of the charges, interest, fees, and payments that comprise the balance. 2. Please provide the name and address of the original creditor. 3. Please provide copies of any documents bearing my signature that evidence my agreement to assume this debt. 4. Please provide a complete payment history for the account. 5. Please provide a copy of the last billing statement issued. 6. Please provide proof that you are legally authorized to collect debts in my state and that you are licensed or registered as a debt collector where required by law. 7. Please provide details of any judgment, lien, or other legal action filed in connection with this debt.

Important Consumer Rights and Notices:

Under the Fair Debt Collection Practices Act, you must cease collection activities until you provide the requested validation. During this validation period, you are prohibited from reporting the debt to credit bureaus or taking any adverse action. If you do not provide the requested validation within 30 days of receipt of this letter, you must cease collection efforts permanently and remove any negative credit reporting related to this debt. This letter is not a refusal to pay but a request for verification of the debt. Please communicate only in writing at the address above.

No Waiver of Rights:

Nothing in this letter shall be construed as a waiver or relinquishment of any rights or defenses I may have under applicable federal or state laws, including the Fair Debt Collection Practices Act and the Fair Credit Reporting Act.

Please send all correspondence regarding this matter to the above address. Thank you for your cooperation.

Your Signature Date

Signature: _____ Date: _____