

DISPUTE COLLECTION LETTER

Sender: _____

Address: _____

City, State, ZIP: _____

Phone: _____

Email: _____

Recipient: _____

Address: _____

City, State, ZIP: _____

Account/Reference Number: _____

Re: Dispute of Debt and Request for Validation

Dear Sir or Madam,

I am writing to formally dispute the validity of the debt referenced above. I request that you provide detailed validation of this debt as required under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g. Please provide the name and address of the original creditor, the amount of the debt, and detailed statements supporting the debt balance.

Until such validation is provided, I request that all collection activities cease. Please be advised that any attempt to collect this debt without proper validation may constitute a violation of federal law, including but not limited to the FDCPA.

Additionally, please provide the name and license number of the debt collector or agency attempting to collect this debt. I also request that you notify all credit reporting agencies to which you have reported this alleged debt to mark it as disputed.

Be advised that I am requesting this information in writing and expect a timely response as required by law. Failure to provide proper validation will result in my exercising all rights available to me under federal and state laws, including filing complaints with the Consumer Financial Protection Bureau (CFPB), the Federal Trade Commission (FTC), and the appropriate state Attorney General's office.

Please direct all future correspondence regarding this matter to my address above and cease contacting me by phone or other means until the debt is validated.

Summary of Disputed Debt:

Creditor Name: _____

Account Number: _____

Disputed Amount: _____

Date of Alleged Debt: _____

Rights and Legal References:

This letter is sent pursuant to the Fair Debt Collection Practices Act (15 U.S.C. § 1692), the Fair Credit Reporting Act (15 U.S.C. § 1681), and applicable state laws. If you do not provide the requested validation, you may be in violation of these laws.

Acknowledgment of Receipt:

Please acknowledge receipt of this dispute and validation request in writing within the timeframe required by law. Failure to respond accordingly will be noted and may be used as evidence in any legal proceeding.

Sincerely,

Signature

Printed Name: _____

Date: _____

SENDER'S SIGNATURE

RECIPIENT'S SIGNATURE

Signature: _____

Signature: _____

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