

## **DEBT VALIDATION AND DISPUTE LETTER**

[Debtor's full legal name]

[Debtor's mailing address]

[Debtor's phone number]

[Debtor's email address]

[Date of letter]

[Collection Agency's full legal name]

[Collection Agency's mailing address]

**Subject: Formal Dispute and Request for Debt Validation - Account Number: [Collection Agency account number]**

Dear [Collection Agency's full legal name],

This letter serves as a formal dispute and request for validation of the alleged debt you claim I owe, associated with your account number [Collection Agency account number]. I received communication from your agency regarding an alleged debt originally owed to [Original Creditor's full legal name], with an alleged original account number of [Original Creditor's account number], dated approximately [date of alleged debt], and in the amount of [amount of alleged debt].

I dispute the validity of this debt. I do not believe this debt is mine.

Pursuant to my rights under the Fair Debt Collection Practices Act (FDCPA), specifically 15 U.S.C. § 1692g, I am formally requesting that you provide validation of this debt. Until such time as you provide complete verification, all collection activities related to this alleged debt must cease.

**To validate this debt, please provide the following information and documentation:** 1. Proof that I am the party responsible for the alleged debt.

2. The exact amount of the debt, including any interest, fees, or other charges, and an itemized breakdown of how this amount was calculated.

3. Documentation from the original creditor showing the debt was incurred by me.

4. A copy of the original credit agreement, contract, or other instrument bearing my signature, if

applicable, that created the alleged debt.

5. Proof that you are licensed to collect debts in my state, if required.

6. Documentation establishing that you are the legal owner of this debt or have been assigned the right to collect this debt.

Please be advised that if you fail to provide the requested validation within thirty (30) days of your receipt of this letter, I will assume that the debt is not valid and you will cease all collection efforts. Furthermore, if you report this alleged debt to any credit reporting agency, I demand that you immediately notify them that the debt is disputed.

**Thank you for your prompt attention to this matter.**

**Sincerely,**

**Signature:** \_\_\_\_\_

**Date:** \_\_\_\_\_

**Print Name:** [Debtor's full legal name]

**Address:** [Debtor's mailing address]