

Debt Validation Letter Template

[Your Name] [Your Address] [City, State, Zip Code]

[Date]

[Collection Agency Name] [Collection Agency Address] [City, State, Zip Code]

Re: Validation Request for Account #[Account Number]

To Whom It May Concern.

I am writing to you regarding the debt you claim I owe, referenced by the account number above.

I dispute this debt.

Pursuant to my rights under the **Fair Debt Collection Practices Act (FDCPA), 15 USC 1692g**, I am demanding validation of this account. This is not a refusal to pay. This is a request for proof that you have the legal authority to collect this debt.

You must provide the following documents within 30 days of receiving this letter:

1. **The Original Contract:** A copy of the original agreement bearing my signature.
2. **Payment History:** A complete history of the account from the original creditor, showing how the principal and interest were calculated.
3. **Chain of Title:** Proof that you own this debt and have the legal right to collect it.

4. **Licensing:** Proof that you are licensed to collect debts in my state.

Until you provide this validation, you must cease all collection activities.

If you cannot provide this proof within 30 days, the FDCPA requires you to remove this item from my credit report immediately.

I await your written response. Do not contact me by phone.

Sincerely,

[Your Signature]

[Your Printed Name]