

## Request for Validation

From:

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(Your name & address)

To:

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(Debt collector name & address)

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(Date)

**Re: Request for validation on your account number \_\_\_\_\_ (acct. no.)**

Dear Sir or Ma'am:

I am sending this letter regarding your attempt to collect a debt from me.

I am disputing your claim and requesting validation under the Fair Debt Collection Practices Act, 15 U.S.C. § 1692g(b). Pursuant to the FDCPA, you must (a) provide the requested validation before continuing collection activity, or (b) stop all collection activity.

Please provide me with all competent evidence that I have a legal obligation to pay you, including:

- What the debt you say I owe was for (credit card, consumer loan, etc.);
- A calculation of all amounts you say I owe;
- Copies of any documents showing that I agreed to pay what you say I owe;
- Copies of any statements related to the debt you say I owe;
- A copy of any judgment against me for the debt you say I owe;
- Proof that the statute of limitations has not expired; and

- Evidence that you are licensed to collect debts in my state.

Until you have provided the above evidence to verify and validate the debt, you may not continue collection activity, and you may not contact me.

If anyone from your office has reported any negative information to any credit reporting agency (e.g., Equifax, TransUnion, Experian, or CSC), you must now report that information as disputed under 15 U.S.C. § 1692e(8).

If you provide the requested documentation, I will require at least 30 days to investigate the information you provide. During this time, you must cease collection activity. You may not report negative information to the credit bureaus during this validation period.

If your office does not respond to this validation request within 30 days, you must delete all references to this debt from my credit reports and completely remove all references to this debt from my credit file. Send a copy of your deletion request to me.

Finally, **please do not contact me by telephone**. All future communication with me must be in writing, sent to the above address by mail.

\_\_\_\_\_  
(Date)

\_\_\_\_\_  
(Signature)