



CALL TODAY! 1-800-822-4122

Get the help you need

**& START SAVING
BIG!**

SETTLING DEBT ON YOUR OWN?

{Your Name}

{Street Address}

{City, State, Zip Code}

{Phone: 000-000-0000}

{Month, Day, Year}

**VALIDATION LETTER
EXAMPLE "A"**

{Debt Collection Agencies Name}

{Street Address}

{City, State, Zip Code}

{Phone: 000-000-0000}

Re: {Your Name}

Account: {Name of Delinquent Account}

Account#: {Account or Reference Number}

REQUEST FOR VALIDATION OF DEBT LETTER

To Whom It May Concern:

I am in receipt of your 30 Day Demand Letter dated _____. This is to advise you that pursuant to the Fair Debt Collection Practices Act, 15 USC 1692g Sec. 809 (b) I am disputing the above referenced account and am requesting validation of the alleged debt as follows:

1. A copy of the original signed credit card or loan agreement.
2. An itemization showing how the current balance was calculated, including charges made, payments made, interest added, penalties, late fees, collection fees or miscellaneous fees added.
3. Proof that you are authorized to collect this debt on behalf of the original creditor or any subsequent purchasers of this debt.
4. Proof that you are licensed to collect debt in _____.

I respectfully request, that you cease any further communication, concerning the collection of the above referenced account, until such time as the documentation has been provided. If your office(s) attempts telephone communication, computer generated calls or e-mails, to my home, cell, place of employment, relatives, neighbors or references; it will be considered harassment, and I will have no choice but to file suit. All future communications MUST be done in writing and sent to the address noted in this letter.

Please be aware that I intend to keep a log of any attempted contact you make with me after your receipt of this letter. I am aware that further communications will make you liable for \$1,000.00 per communication, plus damages and attorney fees.

Sincerely,

Your signature

Your name (typed)



{Your Name}

{Street Address}

{City, State, Zip Code}

{Phone: 000-000-0000}

{Month, Day, Year}

{Debt Collection Agencies Name}

{Street Address}

{City, State, Zip Code}

{Phone: 000-000-0000}

Re: {Your Name}

Account: {Name of Delinquent Account}

Account#: {Account or Reference Number}

REQUEST FOR VALIDATION OF DEBT LETTER

To Whom It May Concern:

I have recently been made aware of the above referenced account that has been placed with your office for collections. This is to advise you that pursuant to the Fair Debt Collection Practices Act, 15 USC 1692g Sec. 809 (b) I am disputing the above referenced account due to (insert your reason) and am requesting validation of the alleged debt as follows:

1. A copy of the original signed credit card or loan agreement.
2. An itemization showing how the current balance was calculated, including charges made, payments made, interest added, penalties, late fees, collection fees or miscellaneous fees added.

3. Proof that you are authorized to collect this debt on behalf of the original creditor or any subsequent purchasers of this debt.
4. Provide copies or other verification of any judgment (if applicable.)
5. YOUR STATE Proof that federal and state statute of limitations (related to the debt) have not expired.
6. Proof that you are licensed to collect debt in _____.

I respectfully request, that you cease any further communication, concerning the collection of the above referenced account, until such time as the documentation has been provided. If your office(s) attempts telephone communication, computer generated calls or e-mails, to my home, cell, place of employment, relatives, neighbors or references; it will be considered harassment, and I will have no choice but to file suit. All future communications MUST be done in writing and sent to the address noted in this letter.

Please be aware that I intend to keep a log of any attempted contact you make with me after your receipt of this letter. I am aware that further communications will make you liable for \$1,000.00 per communication, plus damages and attorney fees.

I expect the above requested information to be sent to me within the next 30 days. If you fail to send it within this timeframe, I will assume that this account will be deleted from all credit files, with all credit reporting agencies, and all collection efforts will cease.

Please be aware, if your office(s) has reported invalid information to any of the three major credit bureaus, this action may constitute fraud under both Federal and State Laws. Any violation of pertaining laws may result in legal action.

I look forward to your response and validation or deletion of the above referenced account accordingly.

Sincerely,

Your signature

Your name (typed)