

Debt Validation Letter

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Date]

[Creditor/Collector's Name]

[Address]

[City, State, ZIP Code]

Subject: Debt Validation Request

Dear [Creditor/Collector's Name],

I am writing regarding a debt referenced in your communication dated [insert date].

Under the Fair Debt Collection Practices Act (FDCPA), I request validation of this debt to verify its accuracy and legitimacy.

Please provide the following information:

1. The amount of the debt, including any interest or fees added.
2. The name of the original creditor and details of the transaction.
3. A copy of any agreement that shows I am responsible for this debt.
4. Details of the chain of ownership if this debt was transferred.

Until validation is received, I request that all collection activities cease. I also ask that you confirm whether this debt has been reported to any credit bureaus.

Thank you for your cooperation. Please direct all correspondence to the address above.

Sincerely,

[Your Full Name]