

CFPB Debt Validation Letter

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Your Contact Information]

[Date]

To:

[Collection Agency Name]

[Agency Address]

[City, State, ZIP Code]

Subject: Formal Debt Validation Request

Dear [Debt Collector's Name],

As per the **Consumer Financial Protection Bureau (CFPB)** and **FDCPA** regulations, I formally dispute the debt listed under **Account #[Your Account Number]** and request written verification of the following:

1. **Proof of debt ownership and original agreement**
2. **A full accounting statement of alleged debt**
3. **Legal authority of your agency to collect on this debt**
4. **Clarification of any interest, fees, or penalties applied**
5. **A signed document proving my responsibility for this debt**

You are required under federal law to pause all collection efforts until verification is completed. If you cannot validate, you must **remove the debt from all records** and notify credit bureaus.

Expecting your response within **30 days**.

Sincerely,
[Your Name]