

Collection Agency Debt Validation Letter

[Your Name]

[Your Address]

[City, State, ZIP Code]

[Your Contact Information]

[Date]

To:

[Debt Collector's Name]

[Collection Agency Address]

[City, State, ZIP Code]

Subject: Debt Validation Request – Account #[Your Account Number]

Dear [Debt Collector's Name],

I am writing to formally request validation of the alleged debt you claim I owe, as required by the **Fair Debt Collection Practices Act (FDCPA), 15 USC 1692g**. Please provide the following:

- Verification of the original creditor and itemized debt amount
- Proof that your agency is authorized to collect the debt
- Copies of any agreements bearing my signature
- Full payment history from the original creditor
- Confirmation that this debt is within the statute of limitations

Per federal law, collection activities must cease until this information is provided. Failure to validate this debt will require you to remove it from all records and cease further communication.

I expect your written response within **30 days**. Please send correspondence to my address listed above.

Sincerely,
[Your Name]