**Debt Validation Letter Template Word**

[Your Name]
[Your Address]
[City, State, ZIP Code]
[Date]

**To:**[Debt Collection Agency]
[Agency Address]
[City, State, ZIP Code]

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

Dear [Debt Collector's Name],

Under **15 USC 1692g of the FDCPA**, I formally dispute this debt and request written validation before any further collection action. Please provide:

* A signed contract proving my liability
* A detailed breakdown of charges
* The original creditor’s contact information
* Proof of legal ownership of the debt by your agency

Until verification is received, I exercise my **right to dispute and request all collection activity cease**. Failure to provide documentation within **30 days** will be considered a violation of federal law.

This letter is not an acknowledgment of the debt. Please direct all responses in writing to my mailing address above.

Sincerely,
[Your Name]