

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]