Debt Validation Letter

### You’ll send this letter to a collection agency

If a debt collector contacts you, they must provide written validation notice describing your debt within five days of the first contact. Do not make a payment or discuss a debt with a collector until you have received this notice.

Once you have received the initial notice, you have 30 days to respond. If you wait more than 30 days the collector can assume that the debt is valid. This letter is time-sensitive and must be used within 30 days of your receipt of the collector’s written notice.

When you communicate with a debt collector you should never acknowledge that a debt is yours, verbally or in writing. Always treat the debt as a disputed issue.

The debt collector is not required to provide you with all of the information requested in this letter. However, they are not allowed to lie. You request more information than they are required to provide to get so that you will know what information they have and what they don’t have. This can be valuable knowledge if the collector ever sues you.  
  
Send this letter by registered mail with a return receipt requested. Always keep copies of all correspondence with a debt collector. Record the date of every phone call, the name of the person you spoke to, and the substance of what they said.

Do not make recordings of phone conversations unless your state’s laws permit it.

(Your name)

(Your address)

(Date)

(Name of collection company)

(Address of collection company)

Re: Account number (insert account number if you have it)

To whom it may concern:

On (date of initial contact) I received a (letter/email/phone call) concerning the account described above. This is a request for validation of this alleged debt under 15 USC 1692g Sec. 809 (b) of the Fair Debt Collection Practices Act (FDCPA).

This letter is not a refusal to pay. I am notifying you that this account is disputed and I require proof that this alleged debt is mine and that I have an obligation to pay it.  
  
.Please provide the following information.

* The identity of the original creditor, including the name and address of that creditor, any other name under which they do business, the amount owed to the original creditor, and the original account number.
* The date on which the account became delinquent
* The name and address of the current owner of the alleged debt, the amount currently owed, and the current account number.
* Valid documentary evidence that the alleged debt belongs to me, such as the original signed agreement to pay.
* The agreement with the original creditor that grants you the authority to collect this alleged debt.
* A copy of the most recent billing statement sent to me by the original creditor.
* An itemized list of any charges, fees, or interest added to the original of the alleged debt. Please show the dates and amounts of the added charges, and provide evidence that these charges are authorized by the original creditor and legally permissible.
* An itemized list of all payments made against the original account.
* Any judgments obtained by any creditor on this account.
* Any insurance claims made by any creditor on this account.
* Please me of the expiration date of the stature of limitations on the alleged debt, and the basis for determining that expiration date.
* Does your company have a license to collect debts in my state? Please provide name, address and phone number of the agency that issued the license, along with the license number, date of issuance, and the company name on the license.
* If you are contacting me from outside my state, please provide licesning details for that jurisdiction, including the name, address and phone number of the agency that issued the license, along with the license number, date of issuance, and the company name on the license.
* Please provide the name and address of the bonding agent for (name of collection agency).

I need this information in order to make an informed decision on whether I actually owe this debt and how I should proceed on this matter. Until I receive all of the information above this alleged debt will be considered in dispute and under discussion.

I will require 30 days to assess and verify this information and I expect all debt collection efforts to cease until that time has passed.

Until the 30 days have expired I consider this debt to be unverified. If information on this debt is communicated to any of the three major credit bureaus (Experian, Equifax, and TransUnion) it will be considered unvalidated information, the reporting of which is prohibited by the Fair Credit Reporting Act.

If the debt is fully validated with the information provided above I am prepared to discuss the matter further. I cannot discuss the debt without the information requested above.

Sincerely,

(Your name)