Debt Verification Letter

### Send this letter to an original creditor if you believe that the debt in question may not be yours or if you think there are errors in the account.

A debt verification letter serves a purpose similar to that of a debt validation letter, but you send it to an original creditor, not a collection agency.

(Your name)

(Your address)

(Date)

(Name of company)

(Address of company)

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

To whom it may concern:

I reviewed my (Experian, Equifax, or TransUnion) credit report recently and found the account listed above. I have no recollection of this transaction and I do not believe that it is mine and I consider this matter to be in dispute.

I have already disputed this account with the credit bureau. I need to collect all possible information on this account so that I can determine whether it is an error or a case of identity theft.

I request that you send me all available information possible on this account, including a copy of the original signed contract or any other documents that would establish the nature of the transaction and when, how, and by whom it was conducted.

If these details cannot be verified and the account continues to appear on my credit reports I shall be compelled to assert my legal rights under the Fair Credit Reporting Act (FCRA).

I hope to receive a quick and satisfactory response, as I would like to resolve this situation

Sincerely,

(your name)