DEBT VALIDATION LETTER

From: _____, mailing address _____. Email (optional): _____.

Date: _____

Sent by (check one): [ ] certified mail, return receipt requested [ ] first-class mail [ ] email [ ] hand delivery

To: _____ (debt collector), _____ (department or person), mailing address _____.

RE: (check one) [ ] Dispute of Debt and Request for Validation [ ] Request for Validation of Debt. Reference No. _____

Dear Sir or Madam:

1. THE DEBT

I am writing in response to your (check one) [ ] letter [ ] telephone call [ ] message of _____, which I received on _____, about a debt you are trying to collect from me.

Creditor you named: _____. Amount you say is owed: $_____.

[ ] I dispute this debt. (Check any that apply) [ ] I do not recognize it. [ ] It is not my debt, and I believe you have contacted the wrong person. [ ] I believe it is the result of identity theft. I did not open, use or authorize the account. [ ] I do not agree that the amount you say is owed is correct.

[ ] The debt you describe may be too old for a lawsuit to collect it. Please tell me the date of the last payment on the account, the date the account went into default or was charged off, and whether you believe the time limit for a lawsuit to collect it has expired.

Other facts: _____

This letter is not an acknowledgment that I owe this debt or any amount.

2. MY REQUEST

I ask you to validate this debt by sending me written verification of it. In particular, please send me (check any that apply):

[ ] The amount you say is owed and how you calculated it.

[ ] An itemization of all interest, fees, payments and credits applied to the balance, and the date you use as the starting point for that itemization.

[ ] The name and address of the original creditor.

[ ] A copy of the signed agreement or other document that you say created this debt.

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[ ] The name of the creditor that owns the debt now, and records showing how it came to own the debt and that you are authorized to collect it.

[ ] Proof that you are licensed to collect debts in _____ (state), with your license number, if that state requires a license.

[ ] Please stop collection of this debt until you have mailed me verification of the debt and any original creditor information I asked for (15 U.S.C. § 1692g(b)).

[ ] If you have reported this debt to a credit reporting company, or do so later, please report it as disputed.

[ ] Please communicate with me about this debt only in writing, by mail to the address above. Telephone calls are inconvenient for me, so please do not call me.

[ ] Under 15 U.S.C. § 1692c(c), I ask that you stop communicating with me about this debt, except to send me in writing the verification and information requested in this letter.

Please send your response to me at the address above.

Sincerely,

SIGNATURES

Consumer

Signature: _____ Date: _____

Printed Name: _____

ENCLOSURES

Enclosures: _____

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