

Debt Validation Request

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Subject: Request for Debt Validation

Dear [Creditor's Name],

I am writing to formally request validation of the debt you claim I owe, as permitted by the Fair Debt Collection Practices Act (FDCPA). I have received your communication regarding this alleged debt, but I do not believe I owe this amount.

Please provide the following information:

- The amount of the debt.
- The name of the creditor to whom the debt is currently owed.
- A detailed statement of the account, including a breakdown of any fees or interest charged.
- Proof of the original agreement or contract related to this debt.

Until I receive this requested validation, I expect you to cease all collection activities in accordance with the FDCPA. Please respond to this request within 30 days.

Thank you for your attention to this matter.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]