

Debt Verification Letter

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email Address]

[Lender's Name]

[Lender's Address]

[City, State, Zip Code]

Subject: Request for Verification of Mortgage Arrears

Dear [Lender's Name],

I am writing to formally request a verification of the debt regarding my mortgage account, number [Insert Account Number]. I have fallen behind on my payments, and in accordance with the Fair Debt Collection Practices Act, I request that you provide me with detailed information concerning the amounts owed, including any fees or charges that may have been applied.

Please provide the following information:

- Total amount due on the mortgage account
- Breakdown of any fees or penalties applied
- Payment history of my mortgage account

I appreciate your prompt attention to this matter. Please send the requested information to the address listed above within 30 days of receipt of this letter.

Thank you for your cooperation.

Sincerely,

[Your Name]