

Debt Validation Objection Letter

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Subject: Objection to Debt Validation

Dear [Creditor's Name],

I am writing to formally object to the validation of the debt referenced in your correspondence dated [insert date of the creditor's letter]. I believe that this debt may not be valid for the following reasons:

- [Reason 1]
- [Reason 2]
- [Reason 3]

As per the Fair Debt Collection Practices Act (FDCPA), I request that you provide me with proper validation of this debt, including:

1. A copy of the original signed agreement.
2. A detailed account statement showing the transactions leading to this debt.
3. Proof that you have the right to collect this debt.

I expect your prompt response within 30 days of receiving this letter. Until I receive the requested information, I request that you cease all collection activities on this account.

Thank you for your attention to this matter.

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]