

[Your Name]
[Your Address]
[City, State, Zip Code]
[Email Address]
[Phone Number]
[Date]

[Creditor's Name]
[Creditor's Address]
[City, State, Zip Code]

Re: Debt Validation Request for Mortgage Debt

Dear [Creditor's Name],

I am writing to formally request the validation of the mortgage debt you claim I owe. Under the Fair Debt Collection Practices Act, I have the right to request verification of this debt.

Details of the debt are as follows:

- Loan Number: [Your Loan Number]
- Original Creditor: [Original Creditor's Name]
- Amount Claimed: [Amount]

Please provide me with the following information:

- The amount of the debt;
- The name of the creditor to whom the debt is owed;
- A copy of the original loan agreement or the account statement showing the debt;
- Verification that you are licensed to collect debts in my state.

Additionally, please cease all collection activities until this debt has been validated. If you fail to provide this information, I request that you cease any further action regarding this debt and remove it from your records.

Thank you for your prompt attention to this matter. I look forward to your response.

Sincerely,

[Your Name]