

Debt Validation Request Letter

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

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

Dear [Creditor's Name],

RE: Debt Validation Request for Account Number: [Your Account Number]

I am writing to request validation of the debt you claim I owe, as provided for by the Fair Debt Collection Practices Act (FDCPA). I believe this debt is associated with a personal loan I took out on [Date], and I would like to verify its details.

Please provide me with the following information regarding this debt:

- The amount of the debt.
- The name of the original lender.
- Proof that you own the debt.
- A detailed statement of the account.

Please send this information to my above-mentioned address within 30 days of receipt of this letter. Until I receive this validation, I request that you cease all collection activities.

Thank you for your prompt attention to this matter.

Sincerely,

Your Name