

Debt Validation Appeal Letter

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Debt Collector's Name]

[Debt Collector's Address]

[City, State, Zip Code]

Subject: Debt Validation Request

Dear [Debt Collector's Name],

I'm writing to formally dispute the validity of the debt referenced in your communication dated [date of the debt notice]. According to the Fair Debt Collection Practices Act (FDCPA), I am entitled to request verification of the debt, including details such as the amount owed, the original creditor, and any agreements related to this debt.

Please provide the requested information so I can verify the legitimacy of this debt. Until this information is received, I request that all collection activities cease.

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

Sincerely,

[Your Signature (if sending a hard copy)]

[Your Printed Name]