

Debt Assertion Letter

Date: [Insert Date]

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Creditor's Name]

[Creditor's Address]

[City, State, Zip Code]

Dear [Creditor's Name],

I am writing to formally assert my rights regarding the debt you claim I owe, under account number [insert account number]. According to my records, this debt dates back to [insert date] and has not been validated in accordance with the relevant laws.

As per the Fair Debt Collection Practices Act, I request that you provide written validation of this debt, including evidence of the amount owed and any pertinent documentation supporting your claim. Please note that failure to validate this debt will require you to cease collection activities.

Furthermore, I wish to inform you that I am exercising my rights under applicable statute limitations. If the debt is not validated, I kindly ask you to cease all communication regarding this matter.

Please provide your response to my request by [insert a specific response date, typically 30 days from the date of the letter]. I appreciate your cooperation and understanding.

Sincerely,

[Your Name]