Your Name
Address
Address
Phone number
Email address

Date

By certified mail and fax to: ###-###-####

Name of Creditor
Address
Address

Re:	Consumer:	Your Name
	Your Account Number:	###########
	Current Creditor Account Number:	###########

To Whom It May Concern,

Please consider this letter a formal dispute of the alleged debt pursuant to the FDCPA, 15 U.S.C. §1692g(b). I also request verification, validation, and the name and address of the original creditor pursuant to 15 U.S. C. §1692g(b).

Sincerely,

Your Name

SAMPLE Debt Dispute and Validation Request Letter

This letter is a sample only for informational and education purposes. Nothing in this document guarantees any result of any kind or creates any attorney-client relationship.

Purpose of sending the letter:

If you notify the debt collector in writing within thirty-days of receiving the first communication from the collector, then the debt collector by law has to cease collection of the debt until the debt collector obtains verification of the debt or the name and address of the original creditor, and a copy of such verificationor name and address of the original creditor is mailed to the you by the debt collector.

If the collector continues its collections efforts, it is in breach of the Fair Debt Collection Practices Act and you may have a potential lawsuit against the collector.