

Debt Validation Letter

Fair Debt Collection Practices Act (FDCPA), Section 809(b)

[Your Full Name]

[Your Mailing Address]

[City, State ZIP]

[Date]

[Collection Agency Name]

[Collection Agency Address]

Re: Account / Reference Number [XXXX]

To Whom It May Concern:

I am responding to your communication regarding the account referenced above. I dispute the validity of this debt and request validation under the Fair Debt Collection Practices Act.

Please provide:

1. The name and address of the original creditor.
2. The amount of the debt, including an itemized breakdown of fees and interest.
3. Documentation showing that I am legally obligated to pay this debt.
4. Documentation showing your authority to collect this debt.
5. Your license number or registration information, if required in my state.

Until validation is provided, please cease collection activity and mark any credit reporting as disputed.

Sincerely,

[Your Signature]

[Your Printed Name]