

DATE

From:

To:

Re: Request for Debt Validation

To Whom It May Concern:

This letter is being sent to you in response to a notice sent to me on Date (I have included a copy of said notice). Be advised that this is not a refusal to pay, but a notice sent pursuant to FDCPA, 15 USC 1692g Sec. 809 (b). In accordance with federal and state law, the debtor hereby serves written notice that the above referenced debt is disputed, and that validation of the debt or a copy of a judgment, if any, should be provided to the debtor within 30 days of receipt of this request.

Please provide me with the following:

Explanation of why you say I owe this debt;

Explanation of how you calculated the balance you say I owe;

Copies of any papers that show I agreed to pay what you say I owe;

Copies of any documentation establishing that the debt you say I owe is valid;

Request is made that there be no communication or attempts to communicate with the debtor at his/her residence or place of employment.

Request is now made that the debtor be notified of any specific remedies for which creditor or its agents intend to invoke, and the date the remedy will be invoked.

If your offices fail to respond to this validation request within 30 days from the date of your receipt, all references to this account must be deleted and completely removed from my credit file and a copy of such deletion request sent to me immediately.

Sincerely,