

DEBT VALIDATION LETTER

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This Debt Validation Letter (this "Letter") is sent as of [DATE] by [CONSUMER NAME], of [CONSUMER ADDRESS] (the "Consumer"), to [COLLECTOR / AGENCY LEGAL NAME], of [COLLECTOR ADDRESS] (the "Collector"), regarding the alleged debt identified below (the "Alleged Debt").

The Consumer and the Collector are each a "Party" and together the "Parties."

Recitals. The Collector has contacted the Consumer seeking payment of the Alleged Debt. The Consumer disputes the Alleged Debt and/or requests that the Collector validate it before any further collection activity. This Letter is the Consumer's written request for validation and verification of the Alleged Debt and a record that the Consumer is exercising rights that may be available under applicable consumer-protection law. Because those rights, deadlines, and required disclosures vary by jurisdiction, the Consumer should confirm the applicable rules before relying on this Letter.

1. The Parties and the Alleged Debt

1.1 Consumer. The Consumer is the individual to whom the Collector has directed collection communications regarding the Alleged Debt.

1.2 Collector. The Collector is the person or entity attempting to collect the Alleged Debt, whether as the original creditor, a debt buyer, or a third-party collection agency.

1.3 Identification of the Alleged Debt. The Collector has identified the Alleged Debt by the following references: [ACCOUNT NUMBER / REFERENCE NUMBER / CLAIMED AMOUNT / DATE OF COLLECTOR'S LETTER OR CALL].

1.4 No admission. Nothing in this Letter is an admission that the Alleged Debt is valid, that any amount is owed, or that the Consumer is the correct person. The Consumer expressly reserves all rights and defenses.

2. Dispute of the Alleged Debt

2.1 Dispute. The Consumer disputes the Alleged Debt [in whole / in the amount of [AMOUNT] / as to the following items: [DESCRIBE]].

2.2 Grounds (optional). The basis for the dispute includes, without limitation: [e.g. "I do not recognize this debt," "the amount is incorrect," "this debt was paid or settled," "this debt is not mine / I am a victim of identity theft," "the statute of limitations has expired," or "this account was discharged in bankruptcy"].

2.3 Effect of the dispute. Because the Consumer disputes the Alleged Debt, the Consumer requests that the Collector treat it as disputed in any communication with a consumer reporting agency and in its own records.

3. Request for Validation and Verification

3.1 Request. The Consumer requests that the Collector provide written validation and verification of the Alleged Debt before taking any further collection action. Specifically, the Consumer requests the following:

3.2 Documents requested. Please provide: (a) the amount of the Alleged Debt and an itemized statement showing the principal, interest, fees, and any other charges; (b) the name and address of the original creditor; (c) a copy of the original signed agreement, application, or other instrument giving rise to the Alleged Debt; (d) documentation of the Collector's right to collect the Alleged Debt, including any assignment or bill of sale if the Collector is not the original creditor; (e) a statement of the date of the Consumer's last payment and the date of default; and (f) evidence that the Collector is licensed or bonded to collect in the Consumer's jurisdiction, where licensing is required.

3.3 Reasonable time. The Consumer requests that the Collector provide the requested validation within **[NUMBER, e.g. 30] days. [CONFIRM ANY TIMING OR RESPONSE REQUIREMENT UNDER APPLICABLE LAW.]**

3.4 Form of response. Please respond in writing to the Consumer's address above. Oral statements alone will not be treated as validation.

4. Restrictions on Contact and Collection Activity

4.1 Cease collection pending validation. Until the Collector provides the validation requested above, the Consumer requests that the Collector cease collection activity on the Alleged Debt to the extent applicable law requires or permits.

4.2 No credit reporting of a disputed debt without notation. If the Collector reports the Alleged Debt to any consumer reporting agency, the Consumer requests that it be reported as disputed and that the Collector not report it as valid while validation is outstanding.

4.3 Preferred method of contact. The Consumer requests that all further communication regarding the Alleged Debt be made **[in writing only / by [METHOD]]** to the address above, and not by **[telephone at my workplace / other restricted method]**, to the extent the Consumer may so request under applicable law.

4.4 No waiver of protections. This Section is a request to exercise rights the Consumer may have and is not a waiver of any protection available under applicable consumer-protection or privacy law.

5. Consumer Statements and Reservations

5.1 Statute of limitations. If the applicable limitations period for the Alleged Debt has expired, the Consumer does not waive that defense, and nothing in any communication should be construed as a new promise to pay or as reviving a time-barred debt.

5.2 Identity theft (if applicable). **[INCLUDE IF RELEVANT: "I believe this debt is the result of identity theft. I request that you provide the documents above and cease collection consistent with applicable law. A copy of my identity- theft report is enclosed."]**

5.3 Record of this Letter. The Consumer is keeping a copy of this Letter and proof of mailing. The Consumer requests that the Collector make this Letter part of its file for the Alleged Debt.

5.4 Reservation of rights. The Consumer reserves all rights and remedies and does not, by sending this Letter, waive any claim, defense, or objection.

6. Delivery and Records

6.1 **Method of delivery.** This Letter is being sent by [CERTIFIED MAIL, RETURN RECEIPT REQUESTED / TRACKED MAIL / OTHER METHOD PROVIDING PROOF OF DELIVERY].

6.2 **Tracking.** Tracking or certified-mail number: [NUMBER].

6.3 **Enclosures.** Enclosures (if any): [LIST OR "NONE"].

7. General Provisions

7.1 **Governing law.** The Consumer's rights regarding the Alleged Debt are governed by the laws of the State of [STATE] and applicable federal and local consumer-protection law, which control over anything inconsistent in this Letter.

7.2 **No legal advice.** This Letter is the Consumer's own communication and is not legal advice. The Consumer may wish to consult an attorney or a nonprofit consumer -assistance resource.

7.3 **Severability.** If any part of this Letter is ineffective, the remainder still stands as the Consumer's request and dispute.

7.4 **Headings.** Headings are for convenience only and do not affect interpretation.

Sincerely,

CONSUMER

Signature: _____

Printed name: [NAME]

Title: [N/A]

Date: _____

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