

(Date)

(Your Name)

(Address)

(Collector's Name)  
(Collector's address)

Re: Acct # XXXX-XXXX-XXXX-XXXX

Dear Collector:

This letter is being sent to you in response to a notice sent to me on (insert date letter sent by collector). Be advised that this is not a refusal to pay, but a notice sent pursuant to the Fair Debt Collection Practices Act, 15 USC 1692(g) that your claim is disputed and validation is requested.

This is NOT a request for "verification" or proof of my mailing address, but a request for VALIDATION made pursuant to the above named title and section. I respectfully request that your offices provide me with competent evidence that I have any legal obligation to pay you.

Please provide me with the following: a simple accounting of the debt, the name and address of the original creditor, and the original account number. Also, please show me that you are licensed to collect in my state and provide me with your license numbers and your Registered Agent.

Your anticipated cooperation in this regard is greatly appreciated.

Best Regards,

Your Signature  
Your Name