

Dear Sir/Madam,

Re: Account Number

This is to inform you that I've recently pulled my credit report and noticed that there's a collection listing from your agency on my credit report. I have never been notified of this collection action or that I owed the debt. This letter is to inform you that I would like a verification of the debt and your ability to collect this money from me.

Under the FDCPA, I have the right to request a validation of this debt. I request that you prove that I am indeed the party who is contractually obligated to pay off this debt.

I hope you are aware that reporting any invalidated information to major credit bureaus may constitute defamation of character. In addition, you must also be aware that until you validate this debt, you cannot continue collection activities or report this information to the credit bureaus. Non-compliance with this request may land your company in serious legal trouble with the Federal Trade Commission (FTC) and other state/federal agencies.

Please attach copies of the following documents:

Agreement with your client that authorizes you to collect on this alleged debt.

Agreement that bears signature of the alleged debtor where he promises to pay the original creditor.

Complete payment history on this account, to prove that the amount you wish to collect is accurate.

Sincerely,

Your Signature

<br style="clear: both;">