

How to Write a Debt Validation Letter

In the letter, reference the date of the initial contact and the method, for example, "a phone call received from your agency on April 25, 2019." You also need to provide a statement that you're requesting validation of the debt. Do not admit to owing the debt or making any reference to payment. If the debt has passed the statute of limitations and is no longer legally enforceable, making promises to pay or acknowledging the debt is yours could restart the clock.

Send your letter via certified mail, so you have proof of when the letter was mailed and received.

Date
Your Name
Address
City, State Zip

Debt Collector's Name
Address
City, State Zip

Re: Account Number

This letter is sent in response to [a letter/phone call] received by you on [date you received the letter/call]. I am requesting that you provide verification of this debt.

Send the following information:

The name and address of the original creditor, the account number, and the amount owed.

Verification that there is a valid basis for claiming I am required to pay the current amount owed.

Details about the age and amount of the debt including a copy of the last billing statement from the original creditor; a detailed explanation any interest added or payments made since the last billing statement and the legal authorization for this interest; the date the original creditor claims this debt became delinquent.

Whether this debt is within the statute of limitations and how that was determined.

Details about your authority to collect this debt: whether you are licensed in my state and if so provide the date of the license, name on the license, license number, and the license number, and the name, address and telephone number of the state agency issuing the license. If you are contacting me from outside my state, provide the licensing information from your state as well.

I need more details about what you claim I owe so that I can make an informed decision.

Sincerely,

Your Name