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## Sample Debt Validation Letter

Use this template as a starting point if you'd like to request additional information from a debt collector before making a payment. Fill in your information and the details from your collection notice, then send it by certified mail and keep a copy for your records.

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[Your Name]

[Your Address]

[City, State ZIP]

[Date]

Collection Agency Name

Collection Agency Address

**Re: Account Number:** \_\_\_\_\_

To Whom It May Concern:

I recently received your collection notice regarding the account referenced above. Before making any payment, I am requesting additional information to help me verify this debt.

Please provide any information you are able to share regarding:

- The name of the original creditor.
- The account number associated with the original debt.
- The amount currently claimed to be owed.
- An explanation of how the current balance was calculated, if applicable.
- Information showing your authority to collect this debt.

Once I have had an opportunity to review this information, I will determine how I wish to proceed.

Thank you for your attention to this request.

Sincerely,

[Your Signature]

[Your Printed Name]

*Note: This sample letter is provided for general educational purposes and may not be appropriate for every situation. If you have questions about your legal rights, or believe a debt may involve identity theft, fraud, or pending litigation, consider consulting an attorney.*

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**Not sure if a debt is legitimate, or what to do once you've sent this letter?** Family Credit Management's certified credit counselors review collection notices every day and are happy to help you understand your options, free of charge. Visit [familycredit.org](http://familycredit.org) to connect with a counselor.