## **DEBT VALIDATION LETTER**

Re: **Account Number**

This letter is sent in response to **[a letter/phone call]**I received on **[date you received the letter/call].** I am requesting that you provide verification of this debt.
Please 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 of 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.
Please also note whether this debt is within the statute of limitations and how that was determined.
Please also forward 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.

Sincerely,
**Your Name**