

*Date:*

*ABC Collections  
123 NotOnYourLife Ave  
Chicago, IL*

**Re: Validation for Acct # XXXX-XXXX-XXXX-XXXX**

To Whom It May Concern:

This letter is being sent to you in response to a listing on my credit report. This is not a refusal to pay, but a notice to request validation.

Under the Fair Debt Collections Practices Act (FDCPA), I have the right to request validation of the debt you say I owe you. Be advised that I am not requesting a "verification"; I am requesting a "validation;" that is, competent evidence that I have some contractual obligation to pay you.

Please provide at least the following information within 30 days from the date of your receipt of this request for validation:

- Name and Address of Alleged Creditor:
- Name on File of Alleged Debtor:
- Alleged Account #:
- Address on File for Alleged Debtor:
- Amount of alleged debt:
- Date that this alleged debt became payable:
- Date of original charge off or delinquency:
- Was this debt assigned to debt collector or purchased?
- Amount paid if debt was purchased:
- Agreement that bears the signature of the alleged debtor wherein he or she agreed to pay the creditor.

If your offices fail to respond to this validation request within 30 days from the date of your receipt, all references to this account must be deleted and completely removed from my credit file and a copy of such deletion request shall be sent to me immediately.

Sincerely,

Your Name (PRINT OR TYPE DO NOT SIGN)  
123 Your Street Address  
Your City, ST 01234