**Sample** Debt Validation Letter

**REQUEST FOR DEBT VERIFICATION**

From
\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

To
\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Date \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

To Whom This May Concern,

I, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, have received information regarding a debt that is being claimed against me. Through my rights, in accordance with [15 U.S. Code § 1692g](https://www.law.cornell.edu/uscode/text/15/1692g), I hold the right to verify the total debt amount, including any fees, and who the original party that is making the claim. After receiving such information I will review and respond within the 30-day period allotted to me under federal law.

If it is found that there is no evidence of this debt under my name then I demand that all credit bureaus and financial institutions be made aware or a complaint will be filed to the respective local or federal agency.

Furthermore, I request that you cease and desist any future telephone communication, whether through my residential or employment numbers. I am aware of the request for payment by your company and any further telephone communication shall be considered harassment in violation of [15 U.S. Code § 1692d](https://www.law.cornell.edu/uscode/text/15/1692d) and shall be subject to State and Federal penalties.

I appreciate your efforts in this matter and look forward to your response.

Regards,

Your Signature