

Directions for a **dispute and request for validation of debt** letter pursuant to the Fair Debt Collections Practices Act.

1. Print Off.
2. Fill out
3. Make a copy for your files
4. Mail out Certified Mail with Return Receipt Requested (Post office can help with this if you have questions)
5. Keep copies of everything.
6. Make log book for debt collector calls.
 - a. Name
 - b. Date
 - c. Time
 - d. Brief description of conversation

Your Name

Address

Address

Zip Code

Date

Sent Via Certified Mail, Return Receipt Requested

Re: Account Name: _____

Account Number: _____

Dear Sir/Madam:

I am writing in response to your recent communication. I am disputing this debt. I am respectfully requesting that you provide me with the following information:

- What the money you say I owe is for
- Any credit application for this debt
- Any contract that I signed for this debt
- A copy of any judgment
- Identify the original creditor by name, address and telephone number.

Further, you are instructed not to call my home, my cell phone or my work number. My employer doesn't want me receiving personal calls at work and your calls could have a negative impact on me at work. If your offices attempt telephone communication with me, I will consider it harassment. All future communications shall cease except for the validation of this debt.

Finally, if you do not own this debt, I also request that you immediately send a copy of this dispute letter to the original creditor so they are also aware of my dispute with this debt.

Sincerely,
