

DEBT VALIDATION LETTER

<Month>< Day>, <Year>

<Your First Name> <Your Last Name>

<Your Address>

<City>, <State> <Zip Code>

<Debt Collector's Name>

<Debt Collector's Address>

<City>, <State> <Zip Code>

RE: <Debt collector's <phone call/letter> received on <date received>>

Dear <Debt Collector's Name>:

In accordance with the Fair Debt Collection Practices Act, I am requesting you provide validation of this debt. I am not refusing to pay, I am requesting that you provide me with evidence that I have a legal obligation to pay you.

If you do not comply with this request, I will file a complaint with the Federal Trade Commission and the Missouri Attorney General's Office. All civil and criminal claims available to me against you for your non-compliance will be pursued.

Sincerely,

<Your Name>

(NOTE: Make sure you keep a copy of the letter you send to the debt collector. Send the letter certified, return receipt requested. Keep a copy of your receipt. Follow up with a complaint to the Federal Trade Commission and the Missouri Attorney General's Office if they continue to contact you. Keep a record of the date and time of all contacts made to and by all people involved with the collection of this debt.)