

**DISPUTE AND DEBT VALIDATION REQUEST FOR 30+ DAYS
AFTER DUNNING LETTER**

**Your Name
Your Address
Your City, State Zip**

Date

**Debt Collector Name
Debt Collector Address
Debt Collector City, State Zip**

Re: VERIFICATION AND VALIDATION of Acct # **[insert acct #]**

To Whom It May Concern:

[Choose paragraph 1 or 2 or write one that fits your situation.]

1. In reviewing my credit file I noticed that you are reporting an account that I have no knowledge of and for which I NEVER RECEIVED A NOTICE OF DEBT from your company as required by the Fair Debt Collection Practices Act, 15 USC 1692g Sec. 809 (a).

[OR]

2. Today I received a collection notice from you on **[insert date]**; a copy of which is attached herein. I have no knowledge of and NEVER RECEIVED A NOTICE OF DEBT from your company as required by the Fair Debt Collection Practices Act, 15 USC 1692g Sec. 809 (a).

I am willing to excuse this violation as an oversight on your part, yet now that I am aware of this alleged debt, I am exercising my rights under the Fair Debt Collection Practices Act, 15 USC 1692g Sec. 809 (b) and put you on notice that your claim is hereby disputed and validation is requested.

Please provide me with the following showing that I have a legal obligation to pay you:

1. Identity of the original creditor
2. An explanation of how the balance of the alleged debt was calculated

3. A copy of any agreement between you and the original creditor showing you are legally entitled to collect monies on this account
4. A verification or copy of any judgment, if applicable
5. Proof that the Statute of Limitations has not expired on this account
6. Proof that you are licensed to collect in my state

Failure to comply fully and completely with the above validation requests before continuing collection attempts, or reporting this account to any consumer reporting agency, is a violation of Federal law and will result in complaints being filed with the Federal Trade Commission, my state Attorney General's office and your state Attorney General's office. Civil and criminal claims may also be pursued.

Sincerely,

[sign your name here]

Your Name