

Debt validation letter template

Use this letter only when you genuinely dispute a collection claim.

[Your full name]

[Street address]

[City, state ZIP]

[Date]

[Verified debt collector name]

[Address for disputes from the notice]

[City, state ZIP]

Re: Written dispute and request for verification

Reference [number] | Notice dated [date]

To the debt collection team:

I dispute [the entire debt / specific amount or portion] described in your validation notice. My concern is [state the actual reason briefly: an unrecognized account, an omitted payment, or a disputed fee].

Please provide verification of the debt or disputed portion. Please identify the current creditor, explain the amount claimed, and address the specific discrepancy described above.

[Optional: Please provide the original creditor's name and address if it differs from the current creditor.]

[Optional: I enclose copies of [describe relevant supporting documents].]

Please send your response to my mailing address above.

Sincerely,

[Your full name]

Enclosures: [list relevant copies, if any]

Replace every bracketed field and delete instructions that do not apply. Send only accurate, factual statements. A request does not automatically cancel debt or erase a credit-report entry.

Original-creditor request letter

Use this version if you only need the original creditor's details.

[Your full name]

[Street address]

[City, state ZIP]

[Date]

[Verified debt collector name]

[Address for responses from the notice]

[City, state ZIP]

Re: Request for original-creditor information

Reference [number] | Notice dated [date]

To the debt collection team:

I request the name and mailing address of the original creditor for the debt identified by reference [number] in your notice dated [date], if the original creditor differs from the current creditor.

If the original and current creditor are the same, please confirm that in your response.

Please send your response to my mailing address above.

Sincerely,

[Your full name]

Before sending either letter

- ☐ Check the end date of the validation period on your notice.
- ☐ Use the collector's verified dispute or response address.
- ☐ Keep an exact copy of the signed letter and all attachments.
- ☐ Consider certified mail and a delivery receipt when mailing.
- ☐ Do not confuse a collector dispute with a credit-report dispute.

A qualifying written request during the validation period can pause covered collection activity until the required response. Later requests may not have the same federal protection. State laws can differ.

Mailing and follow-up checklist

Keep this record with your notice and any answer from the collector.

- ☐ Verified collector identity independently before sending information.
- ☐ Compared the reference number, current creditor and claimed balance.
- ☐ Checked the response deadline printed on the validation notice.
- ☐ Selected either a genuine dispute or original-creditor-only request.
- ☐ Replaced each bracketed placeholder; removed unused options.
- ☐ Explained each disputed amount or issue accurately and clearly.
- ☐ Included relevant copies of evidence; kept the originals.
- ☐ Used a verified mail address or accepted electronic channel.
- ☐ Saved one exact copy of the letter and all enclosures.
- ☐ Saved mailing receipt or portal confirmation and delivery record.
- ☐ Reviewed any response for unresolved problems or missing information.

Submission tracking log

Collector: _____

Reference number: _____

Notice date / dispute deadline: _____

Date and method sent: _____

Delivery or confirmation number: _____

Response date / notes: _____

Official sources

CFPB Regulation F, 12 CFR 1006.34 and 1006.38:

consumerfinance.gov/rules-policy/regulations/1006/34/

consumerfinance.gov/rules-policy/regulations/1006/38/

This is a free educational template, not an official government form or individual legal advice. A letter to a collector is not a response filed with a court. If sued, follow the court deadline.