

Validation – Itemization Letter

First Name, Middle Name, Last Name
Complete Address
City State Zip
Phone * Email

Date

Collection Agency Name

RE: Validation-Itemization of Debt

Address

City State Zip

Attn: Collector Agent Name

RE: Creditor Name

Account #: _____

Your Name: _____ (*As it appears on your account*)

Dear Collection Agent:

I am in receipt of a letter from your company dated, 00/00/0000. This letter claims that I owe a debt to (*name of creditor*) in the amount of (*state amount*).

I dispute this debt.

Would you please send me documentation showing that this debt is mine. I would like to receive a copy of a signed agreement between me and (*the creditor*).

In addition, please provide me with documentation showing how the balance claimed on this account has been calculated. I would like to see the principal amount, interest charges, over-the-limit fees, collection fees, attorney's fees, or any other additional fees that may have been added to the total amount claimed.

Please send your written reply to me at the above address. I look for your prompt attention to this request and would expect to receive your response no later than (*date*).

Yours truly,

Your Signature

Maintain a File:

- 1) Make a copy for your files of the letter you send to the collector.
- 2) Send your letter by **Certified Mail, Return Receipt**.
- 3) Attach all postal receipts to your copy of the letter and place in your file.

