

VIA CERTIFIED MAIL  
RETURN RECEIPT REQUESTED [Tracking No.]

[Your Name]  
[Your Street]  
[Your City, State & Zip]

[Date]

[Creditor]  
[Creditor Address]  
[Creditor Street]  
[Creditor City, State & Zip]

RE: **Written Request for Validation of Debt and Notice to Cease Collection**  
[Creditor Reference No.]  
[Account No.]

To Whom It May Concern:

I received your letter dated [letter date]. I dispute the amount and/or the validity of the debt that you seek to collect.

I request that you provide validation of this debt. Validation includes providing the amount of the debt, the name of the original creditor, and a copy of the judgment, if applicable. I further request that you provide a copy of the payment history, an accounting of the balance you claim is due and owing, and a copy of all agreements purportedly giving rise to this obligation if this is a debt based on an account.

In the interim, you are to cease any further attempts to collect this debt. Until verification of this debt is provided, any further attempts by you to collect this debt, or any disputed portion of it, may constitute a violation of the Fair Debt Collection Practices Act and will be addressed accordingly.

This request is not intended, nor should be construed, as a waiver on my part as to any claim(s) for violation of the Fair Debt Collections Practices Act by virtue of your collection efforts.

I look forward to your response.

Sincerely,

[Signed: Your Name]

*(NOTE: Be sure to keep a copy of the signed letter and tracking number for your file.)*