

Your Name
Your Address
Your Phone #

Collector's Name
Collector's Address
Date

Dear Collection Manager,
Re: Account Number _____

This is to inform you that I've recently pulled my credit report and noticed that there's a collection from your agency on my credit report. I have never been notified of this collection. However, this letter does not imply that I refuse to pay this debt. Rather, I would like to dispute your claim.

As per the FDCPA, I have the right to request a validation of this debt. I request you to prove that I am indeed the party who is by contract obligated to pay off this debt.

I hope you are aware of the fact that reporting any invalidated information to major credit bureaus may constitute defamation of character, as negative listing on credit report does not allow me to enjoy the benefits of good credit. In addition, you must also be aware that until you validate this debt, you can neither continue collection activities nor report this information on my credit report. I'm sure your legal staff will agree that non-compliance with this request is likely to put your company in serious legal trouble with the Federal Trade Commission (FTC) and other state/federal agencies.

Please attach copies of the following documents:

1. Agreement with your client that authorizes you to collect on this alleged debt.
2. Agreement that bears signature of the alleged debtor wherein he promises to pay the creditor.
3. Complete payment history on this account so as to prove that the debt amount you wish to collect is correct.

Thank You,

Your Signature
Your Name