Debt Validation Request

Option 1: Dispute the debt or request validation

Educational template — not legal advice

Use this option when you received a debt collector's validation notice and you want to dispute the debt, dispute part of it, or request information needed to evaluate the claim. If possible, send a written request within the validation period stated in your notice. Keep a complete copy and proof of delivery.

Your name

Date

Your mailing address

City, state, ZIP

Account/reference number

Debt collector name

Debt collector address

Suggested request language

I am writing about the account identified above. I dispute the debt [or the portion identified below] and request validation and the information required by applicable law. This letter is not an admission of liability. Please send your response to my mailing address above.

What are you disputing or asking the collector to clarify?

- [ ] I am requesting the name and address of the original creditor, if different from the current creditor.
- [ ] I dispute only part of the amount; my explanation is written above.

Do not add demands that do not fit your situation. A validation request does not erase a debt, guarantee credit-report removal, or extend a lawsuit deadline. If you have court papers, follow the deadline on those papers.

Contact-Preference Request

Option 2: Ask a covered debt collector to use another channel

Educational template — not legal advice

Use this option when the immediate problem is telephone contact and you want to ask the collector to stop calling while leaving another written channel available. This is different from a broad cease-communication notice. Identify the account, state the request clearly, and keep delivery proof.

Your name

Date

Your mailing address

Debt collector name and address

Account/reference number

Optional email or other written channel

Suggested request language

Please stop contacting me by telephone about the account identified above. I am asking that future communications be sent in writing to my mailing address above [or through the written channel identified above]. This request is not an admission of liability and does not waive any dispute or defense.

Optional details or account notes

Important limits

A request about telephone contact is not the same as a request to stop nearly all communication. A collector may still use other lawful channels and may take other actions allowed by law. Do not assume this request stops a lawsuit, changes a court deadline, or resolves whether the debt is accurate.

Before sending

- Compare the letter with the collector's notice and use the correct correspondence address.
- Save the completed letter, the notice, and any attachments.
- Record the date, delivery method, tracking number, and delivery result.

Educational use: This template is a starting point, not legal advice. Consider qualified help for lawsuits, identity theft, bankruptcy, time-barred debt, or a disputed account with unusual facts.