

Your Name  
Your Address  
Your City, State, Zip

Date

Creditor  
Creditor Address  
Creditor City, State, Zip

Re: Account Number: \_\_\_\_\_

Dear Account Manager:

I have been contacted by your collections department on (insert date here), regarding the debt that you claim I owe and having the account number listed above.

I am writing to notify you that pursuant to 15 U.S.C. 1692g of the Fair Debt Collections Practices Act that I am formally requesting that you provide validation of this debt within 5 days from the date of (insert initial contact date here).

Please note that I will pursue all legal remedies available to me should you fail to respond within verification of the debt accordingly.

I appreciate your prompt attention to this matter.

Sincerely,  
Joe Consumer

Encls.