

(Client Name)  
(Address 1)  
(Address 2)

(Date)

Re: (Creditor Name)  
(Creditor Address)  
(Phone Number)  
Original Creditor: (Name)

Account # XXXXXXX

Amount Owed: \$ XXXX

Dear debt collector:

I received your letter advising me that I allegedly owe you for the referenced above account, which I believe is incorrect. I do not recognize your organization's name, nor I have ever had any contractual relation with your organization regarding this alleged account. You can contact me **in writing** and **provide** me with the following information.

Be advised that if this alleged account can be validated as my account this is not a refusal to pay, but this is a formal notice that your claim is disputed, and **FULL VALIDATION** is requested, under the **Fair Debt Collections Practice Act (FDCPA)** made under 15USC 1692g Sec. 809(b) of the FDCPA and section 609(a)(f)(A) of the **Fair Credit Report Act (FCRA)**, this is NOT a request for "verification" or proof of my mailing address. Under this federal law, I have the right to request a full validation of any debt you say I owe you. I am requesting proof that I am indeed the party responsible for paying this alleged debt and irrefutable proof that there is a contractual obligation that is binding on me to pay you this debt.

I am asking for this information because I have some questions about the accuracy of this debt. **Because of these questions, please consider the debt to be disputed at this time.** If you decide to forward or return it to another company, please indicate to them that **it is disputed.**

**I respectfully request that your office provide me with competent evidence that I have any legal obligation to pay your company for this alleged debt.**

This request is for complete evidence, proof in the form of document(s) showing the signature, a copy of ID showing the picture, DOB, etc. of the person that agreed to pay this amount to your company.

I made this request following the FDCPA and FCRA and is made in absolute accordance with Federal Law.

Per FCRA regulation, please provide the following information within 30 days from the date of your receipt of this request for full validation:

- Name and Address of Alleged Creditor
- Name on File of Alleged Debtor
- Alleged Account #
- Address on File for Alleged Debtor
- Amount of alleged debt
- The date that this alleged debt became payable
- Location and/or venue where the alleged debt was created
- Date of original charge off or delinquency (if applicable)
- Was this debt purchased by the debt collector? If so, Provide proof of the purchase.
- Amount paid if the debt was purchased by your organization
- The agreement that bears the signature wherein is agreed to pay the named collector

**Please also supply detailed information with the following information:**

**Why do you think I owe this debt, including:**

- The full and legal name and address of the collector to whom this alleged debt is currently owed, and the full account number.
- If this debt was purchased or transferred, tell me when the current collector obtained the debt.
- Provide verification and documentation that there is a valid and legal basis for claiming that I am required to pay the debt to you. For example, you can provide a copy of the written agreement with my legible signature and all other pertinent information that created the requirement to pay. **(Do not just send me a bill, a bill is not sufficient legal proof that I am legally obligated to pay you this account)**
- Since you are asking me to pay a debt that may belong to someone else or someone else may be required by law to pay it, identify that person and provide verification and documentation about why this is a debt that I am required to pay.

**Details about your authority to collect this debt.**

- I would like more information about your company before I discuss this alleged debt with you.
  - Does your company have a debt collection license from my state? (AZ) If not, explain why not. If so, provide the date of the license, the name on the license, the license number, and the name, address, and telephone number of the state agency issuing the license.
  - If you are contacting me from a place outside my state, does your organization have a debt collection license from that state where you are located? If not, explain why not. If so, provide the date of the license, the name on the license, the license number, and the name, address, and telephone number of the state agency issuing the license.

**The amount and age of the debt, specifically:**

- A copy of all original billing statements sent showing the full name and address of the alleged debtor.
- Proof of the amount of the debt when obtained, the date when was obtained, and the detailed amount owed.
- If there has been any additional interest, fees, or charges added since the last billing statement, provide an itemization showing the dates and amount of each added amount. In addition, explain how the added interest, fees, or other charges are expressly authorized by any alleged agreement creating the debt or are permitted by law.
- If there have been any other changes or adjustments since the last billing statement, please provide full verification and validation documentation of the amount you are trying to collect.
- Provide documentation of when the alleged debt became due and when it became delinquent with your organization.

**Provide the Forward Flow Agreement for this account**

**If you fail to provide any requested information or documentation within the legally required time (30 days, from receipt of this request), please explain why.**

If you do not provide sufficient and/or adequate proof at all and do not adequately explain why it will be understood that you are unable to validate and/or **document** your claim and that you have no legal basis to require payment.

Thank you in advance for your response.

Sincerely,

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(Client Name)