

INITIAL VALIDATION DEBT VALIDATION LETTER

[YOUR FULL LEGAL NAME CONSUMER] [YOUR MAILING ADDRESS]

VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED Article No.: _____

[DEBT COLLECTOR COLLECTION AGENCY NAME] [COLLECTOR S MAILING ADDRESS]

Re: Notice of Dispute and Demand for Validation of Alleged Debt — Account/Reference No.
[ACCOUNT OR REFERENCE NUMBER STATED BY]

Dear [DEBT COLLECTOR COLLECTION AGENCY NAME]:

This letter is a formal written notice delivered pursuant to the federal **Fair Debt Collection Practices Act ("FDCPA")**, 15 U.S.C. §1692g, and applicable state law. It is timely submitted, within thirty (30) days of my receipt of your initial written communication dated *****, and constitutes a written dispute of the alleged debt and a demand for validation.

1. Identification of the Alleged Debt

Your communication concerns an alleged debt described as follows:

- **Alleged original creditor:** [ALLEGED ORIGINAL CREDITOR NAME AS STATED]
- **Account / reference number:** [ACCOUNT OR REFERENCE NUMBER STATED BY]
- **Type of debt:** Credit Card

Factual Background

[FACTS AND CONTEXT HOW CONTACTED WHAT]

2. Dispute of the Alleged Debt

I hereby **dispute the alleged debt in its entirety**. This dispute is made in writing within the thirty (30) day period specified in 15 U.S.C. §1692g(a) and triggers your statutory obligations under §1692g(b).

3. Demand for Validation — 15 U.S.C. §1692g(b)

Pursuant to 15 U.S.C. §1692g(b), you must **cease all collection of the alleged debt** until you obtain verification of the debt and mail a copy of such verification to me. Before any further collection activity, please provide each of the following:

- (a) The **name and address of the original creditor**, if different from the current creditor; (b) A **complete itemization** of the alleged debt, including principal, interest, fees, collection charges, and any other amounts, consistent with Regulation F's itemization date (12 C.F.R. §1006.34(c)(2)); (c) A **copy of the**

signed original account agreement or other writing evidencing the alleged obligation; (d) **Documentary proof of your authority to collect**, including the complete chain of assignment from the original creditor to you, with copies of each bill of sale, assignment, or transfer agreement (with account-level documentation demonstrating that this specific account was included); (e) **Verification that the alleged debt is within the applicable statute of limitations** under the law of the State of [STATE] for a debt of this type; (f) A statement of whether the alleged debt has been **reduced to judgment**, and, if so, a certified copy of the judgment; (g) Your **license number and registration** to collect debts in the State of [STATE], where required; (h) The name, address, and telephone number of any original-creditor record custodian able to authenticate the account records; and (i) For any amounts claimed as interest, fees, or charges accrued after charge-off or assignment, the **contractual or statutory authority** permitting such accrual.

4. Regulation F (12 C.F.R. Part 1006)

Your communications are governed by the Consumer Financial Protection Bureau's **Regulation F**, including the requirements for a validation notice containing the itemization date and itemized amounts (12 C.F.R. §1006.34); the **seven-calls-in-seven-days** presumptive call-frequency cap (12 C.F.R. §1006.14(b)); the prohibition on suing or threatening to sue on time-barred debt (12 C.F.R. §1006.26(b)); and the disclosure and opt-out rules governing electronic communications (12 C.F.R. §1006.6). This letter expressly invokes my rights under Regulation F.

6. Credit Reporting — §1692e(8)

You are hereby on notice that this alleged debt is disputed. If you communicate any information regarding this alleged debt to any consumer reporting agency ("CRA"), you must mark the account as **"disputed by consumer"** pursuant to 15 U.S.C. §1692e(8). Failure to do so constitutes a per se violation of the FDCPA and the Fair Credit Reporting Act (15 U.S.C. §§1681 et seq.).

7. Cease Collection Pending Validation

Under 15 U.S.C. §1692g(b), you must **cease collection of this alleged debt** until you have mailed proper verification to me at the address above. Any collection activity during this period — including calls, letters, lawsuits, or reporting to CRAs without a dispute notation — is a separate and actionable FDCPA violation.

8. Penalties for Violation

Violations of the FDCPA expose you to **actual damages, statutory damages up to \$1,000 per action, and an award of costs and reasonable attorneys' fees** (15 U.S.C. §1692k), along with parallel state-law remedies. I further note that complaints regarding unlawful collection practices may be filed with the **Consumer Financial Protection Bureau (consumerfinance.gov/complaint)**, the **Federal Trade Commission (reportfraud.ftc.gov)**, and the **Office of the Attorney General** of the State of [STATE].

9. No Admission; Reservation of Rights

Nothing in this letter shall be construed as an acknowledgment that any debt is owed, a waiver of the statute of limitations, a promise to pay, or a partial payment restarting any limitations period. All rights, defenses, and claims are expressly reserved, including without limitation claims under the FDCPA, FCRA, TCPA, the state law of [STATE], and Regulation F.

Please direct all further communication to me **in writing only**, at the address above.

Sincerely,

[YOUR FULL LEGAL NAME CONSUMER]

PRINTED NAME

SIGNATURE

DATE

Enclosures: Certified Mail receipt; copy of initial collection notice (if available)