**Validate Debt Item – Collector – Temporarily Stop Collections by Law – Example #1**

Creditor Name

Creditor Address

Creditor City, State, and Zip Code

Your Name

Your Address

Your City, State, and Zip Code

Date

Dear CREDITOR NAME,

Re: Account Name and Number

Thank you for your recent inquiry. This is not a refusal to pay, but notice that your claim is being disputed. This is a request for validation made pursuant to the Fair Debt Collection Practices Act. Please complete and return the attached disclosure request form.

Be advised that I am not requesting “verification” that you have my mailing address, I am requesting a “validation”, that is, competent evidence that I have some contractual obligation to pay you.

You should also be aware that sending unsubstantiated demands for payments through the United States Mail System might constitute mail fraud under federal and state law. You may wish to consult with a competent legal advisor before your next communication with me.

Your failure to satisfy request within the requirements of the Fair Debt Collection Practices Act will be construed as your absolute waiver of any and all claims against me, and your tacit agreement to compensate me to costs and attorney fees.

Thank you for your time,

YOUR SIGNATURE

YOUR FIRST AND LAST NAME