



# DEBT VERIFICATION LETTER TO DISPUTE DEBT WITH COLLECTION AGENCY


Courtesy of MEIA REVEALS, LLC

The following page is a sample letter that you can send to a collection agency requesting that they verify your legal responsibility for a debt owed.

Be sure to keep a copy of the letter you send and **ALWAYS** send via Certified Mail requesting a Return Receipt from the recipient. Ask any post office for assistance, if needed.

Please note this is not a replacement for legal advice. Meia Reveals, LLC makes no claim that you will achieve the results you desire by using this letter.

Note: Fillable Form - Clear text fields prior to use. \* \* \*



This request is in response to contact made on \_\_\_\_\_ in regards to nonpayment of a debt owed. Be advised this is not a refusal to pay but a notice that this claim is being disputed and verification is requested.

Under the *Fair Debt Collection Practices Act* (FDCPA), I have the right to request validation of the debt. Thus, I am requesting proof that I am indeed the party responsible for the amount owed per the claim. Pursuant to 15 USC 1692g Sec. 809(b) of the FDCPA, I respectfully request verification in the form of competent evidence that proves I am legally obligated to pay you for this debt.

Please send the following information:

- Name and address of the original creditor
- The account number
- The amount owed on the account
- Name and address of the debtor listed
- Verification that there is a valid basis for pursuing the amount owed
- Details regarding the age and amount of the debt, including but not limited to the last billing statement from the original creditor
- The date the original creditor issued this debt delinquent
- Verification that this debt was assigned or sold to your office(s)
- Please note whether this debt is within the statute of limitations and how that was determined

Lastly, please provide the details in reference to your authority to collect this debt and whether you are licensed in my state to do so. If so, please render the following:

- The date of licensure
- The name on the license
- The license number
- The name, address, and contact number of the state agency which issued the license

Sincerely,