

Debt Validation / Debt Dispute Letter Template

A debt collector contacts you and you want to dispute the debt or ask for more information about it.

Your Information

Your Name

Your Address

Date

Collector / Creditor Information

Collector Name

Collector Address

Original Creditor

Account Number (if known)

Your Dispute

Dear [Collector Name], I am writing in response to your communication regarding the above account. I dispute [] all [] part of this debt for the following reason:

Please provide validation of this debt, including the name and address of the original creditor, as required under applicable law. Until you provide this validation, please cease collection activity on this disputed amount. Sincerely, [Your Name]

This is a general-purpose template for your own use. It is not a substitute for legal, financial, or tax advice.

How to Use This Debt Validation / Debt Dispute Letter Template

Recordkeeping Checklist

- ☐ Copy of this letter kept for your records
- ☐ Sent by a method that provides delivery confirmation
- ☐ Date sent noted below
- ☐ Note the date your validation period ends

When to Use It

A debt collector contacts you and you want to dispute the debt or ask for more information about it. Review each field carefully and adapt it to your specific situation before sending or using it.

Step-by-Step Instructions

1. Fill in your name, address, and today's date.
2. Fill in the collector's name and address, along with the original creditor and account number if you have them.
3. Check the box for whether you're disputing all or part of the debt, and describe your reason in the blank lines provided.
4. Review the letter body and personalize any details specific to your situation.
5. Make a copy for your records before sending.
6. Send by a method that provides delivery confirmation, such as certified mail.

What to Do With It Once Complete

Mail the letter to the collector using a method that provides delivery confirmation, and keep a copy along with proof of mailing for your records. Note the date you sent it so you can track the collector's response deadline.

Important: Sending a timely written dispute during the validation period requires the collector to pause collection until they verify the debt — sending a validation request does not automatically stop collection at any time; it applies specifically to a timely written dispute sent within the applicable validation period.

Related guide: Debt Validation & Your Rights — <https://www.reliefguardian.com/debt-collection>