Debt Validation Letter Checklist

Steps to take before paying any collector who contacts you about a debt.

Debt Validation Letter Checklist

Under the Fair Debt Collection Practices Act (FDCPA), you have the right to request written validation of any debt before paying a collector.

- [ ] Request validation in writing within 30 days of first contact from the collector
- [ ] Ask the collector to confirm the exact amount owed
- [ ] Ask the collector to confirm they have the legal right to collect this specific debt
- [ ] Ask for the name and address of the original creditor
- [ ] Send your validation request by certified mail with return receipt requested
- [ ] Keep a copy of your letter and the mailing receipt for your records
- [ ] Do not make any payment until you receive written validation