

Use this Form Letter to Verify That You Really Owe the Debt

This form letter can be used by you to ask a collection agency to tell you the reason they claim that you owe a debt ("verification of the debt") and also to tell them to stop contacting you. After the bill collector gets this letter, they are not allowed to contact you again except to answer this letter, but they still might sue you over the debt.

Instructions:

1. Fill in your name and the address you want to use on the first three lines.
2. Fill in the date.
3. Fill in the Collection Agency's name and the address.
4. In the third sentence, fill in the blank line with the Name of the Company they say you owe money to and the Account Number. You can also write down the Collection Agency's "reference number" from the letter they sent to you.
5. At the end of the letter, sign it.
6. Make an copy of the letter and keep it.
7. Send the letter by Certified Mail.

VERIFICATION OF DEBT LETTER:

From: _____

Date: _____

To: _____

Dear Sir:

This request is made under the Fair Debt Collection Practices Act. I am writing to request that you verify a debt that you contacted me about. You contacted me about a debt with (Name of Company and Account or Reference Number). I want you to verify that debt and send me your verification.

Other than that verification of the debt, I want you to STOP contacting me about this. The Fair Debt Collection Practice Act, 15 USCA Section 1692c requires that you honor this request.

Please do not contact me again except for the verification. Thank you.

Sincerely,
