

TEMPLATE: Letter to Debt Collector - Provide Proof of My Debt

Use this sample letter if you want to tell the debt collector that you believe they are trying to collect a debt you do not owe and you want them to provide proof of the debt and the amount.

How to use this sample letter:

- Fill in your information on the sample letter and edit it as needed to fit your situation.
- Print and send the letter. You should consider sending the letter by certified mail or another method by which you can establish when the letter is received by the intended recipient.
- Keep a copy for your records.

Send the validation letter within 30 days of receiving written notice of the debt. If you send it later than 30 days after receiving the written notice, the debt collector will not be required to investigate the debt or respond to your letter.

See our article [Debt Collection](#) for more information.

Last updated on December 24, 2024.

[Money, Debt & Consumer Issues](#) [Debts/Loans](#) [Debt Collection](#)

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[TEMPLATE Validation Letter.docx](#)

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