Your Name

Your Address

Your Address

DATE

ABC Collections

123 Main Street

City, WI XXXXX

Re: Request for Validation

Account #XXXXXXXX

To Whom it May Concern:

I am writing to you because you are attempting to collect an account and balance that I do not owe. I am enclosing a copy of a letter from your office, for reference.

Be advised, this is a notice that your claim is disputed and validation is requested. This is NOT a request for "verification" or proof of my mailing address, but a request for VALIDATION. I respectfully request that your office provide me with competent evidence that I have any legal obligation to pay you the amount you say I owe.

Please provide me with the following:

* What the money you say I owe is for;
* Explain and show me how you calculated what you say I owe;
* My full payment and billing history from the alleged account; and
* Copies of any papers that show I agreed to pay what you say I owe.

If your offices are able to provide the proper documentation as requested, I will require at least 30 days to investigate this information and during such time all collection activity must cease and desist.

I would also like to request, in writing, that no telephone contact be made by your offices to my home or to my place of employment. All future communications with me MUST be done in writing and sent to the address noted in this letter.

Best Regards,

Your Signature

Your Name