

## “Verification” Letter

[Your name]  
[Your return address]

[Date]  
[Debt collector name]  
[Debt collector address]

Re: [Account number for the debt, if you have it]

Dear [Debt collector name]:

I am responding to your contact about an alleged debt you are trying to collect. You contacted me by [phone/mail], on [date] and identified the alleged debt as [any information they gave you about the debt].

Please supply the information below so that I can be fully informed about the alleged debt:

*Why you think I owe the debt and to whom I owe it, including:*

- The name and address of the creditor to whom the alleged debt is currently owed.
- The name and address of the original creditor and any other names used.
- A copy of the original contract or other agreement.
- The name of any other person that is or was required to pay the alleged debt.

*The amount and age of the debt, including:*

- Provide a copy of the last billing statement sent to me by the original creditor.
- State the amount of the alleged debt when you obtained it.
- State the date when you obtained the alleged debt.
- Provide an itemized list of any alleged interest, fees, or charges since the ● last billing statement from the original creditor.
- Provide a copy of any agreement expressly authorizing such interest, fees, or additional charges.
- Provide an itemization showing any payments since the last billing statement from the original creditor.
- State when the creditor claims this debt became due and when it became delinquent.
- Identify the date of the last payment made on this account.

- State when you think the statute of limitations expires for this debt, and how you determined that.

*Details about your authority to collect this debt, including:*

- Provide the number of any license to collect debt in [insert name of the state where you live] and the name of the issuing agency.
- Provide the number of any license to collect debt in the state where you are located and the name of the issuing agency.

Please treat this debt as disputed until you provide the information requested.

Thank you for your cooperation.

Sincerely,

[Your name]