



Sample letter to deal with debt collectors

Debt collectors are limited in what they can do and say by the Fair Debt Collection Practices Act. Often, people in debt can restrict how and when debt collectors can contact them, but to be heard, debtors should assert their rights in writing.

CreditCards.com has assembled sample letters to let debtors state their preferences and make them stick. Select the letter below that best describes your circumstance. Print it out or copy and paste it into a word processing program and customize to your situation. In every case, you will need to fill in your account number; if you don't have it, obtain it from your credit report. You are entitled to a free credit report each year from each credit bureau. You should send the letter by certified mail.

SAMPLE LETTER ON NEXT PAGE

This sample letter is one of a series to help people deal with debt collectors. To see more and to understand more about your rights, go to:

<http://www.creditcards.com/fair-debt-collection-5125.php>

Validation of debt request
(Sent via certified mail)

DATE _____

To: Debt collector _____
Attn: Customer service
Address _____
City, state, ZIP _____

RE:
Your name _____
Address _____
City, state, ZIP _____

Account # _____

To whom it may concern:

This is a written request for validation of the debt referred to in your recent letter. The Federal Trade Commission, in 15 U.S.C. 1692g, requires that debt collectors cease collection of a debt until verification of that debt is mailed to consumers.

Please provide this information in writing via U.S. mail at the address listed above.

Sincerely,

Name _____

Print name _____