



What is a Debt Validation Letter?

1. **Verification of the debt:** Debt Validation Letters allow you to formally request that the collection agency or creditor provide evidence that the debt they are attempting to collect is valid and accurate. The letter asks for specific information and documentation to support the existence and details of the debt.
2. **Dispute inaccuracies:** If you believe there are errors or inaccuracies in the debt, the Debt Validation Letter provides an opportunity to dispute them. By clearly outlining the disputed information, you can request the collection agency or creditor to correct or remove any incorrect details.
3. **Protection of consumer rights:** Debt Validation Letters help protect your rights as a consumer by ensuring that collection agencies or creditors are held accountable for providing accurate and verifiable information about the debt. The FDCPA establishes guidelines for fair debt collection practices, and the Debt Validation Letter enables you to exercise those rights.
4. **Verification burden on the collector:** Once the collection agency or creditor receives the Debt Validation Letter, they are legally required to cease collection efforts until they provide you with the requested validation of the debt. This places the burden of proof on the collector, ensuring they

provide the necessary evidence before pursuing further collection activities.

5. **Timeframe for response:** The FDCPA sets a timeframe for the collection agency or creditor to respond to a Debt Validation Letter. They typically have 30 days from the receipt of the letter to provide the requested verification. If they fail to respond within this timeframe, they may be in violation of the FDCPA.

6. **Transparency and consumer empowerment:** Debt Validation Letters promote transparency in the debt collection process. By requesting detailed information and evidence, you gain a clearer understanding of the debt and can make informed decisions about how to proceed. It empowers you to challenge and dispute inaccurate or unfair debt collection practices.

Example Letter:

First Name – Last Name

Address

City State ZIP

[DO NOT PUT YOUR DOB or ANY OTHER INFO]

06/18/2023

CCS COLLECTIONS

725 CANTON STREET

NORWOOD, MA 02062

[\(617\) 965-2000](tel:(617)965-2000)

Subject: Debt Validation Request – Account # 225706XX

Dear **CCS COLECTIONS**,

This letter is being sent to you in response to:

Check One (1)

- Notice sent to me on [Date of the notice].

- Response to a listing on my Credit Report.

Be advised this is not a refusal to pay, but a notice sent pursuant to the Fair Debt Collection Practices Act, 15 USC 1692g stating 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 made pursuant to the above-named Title and Section. I respectfully request your offices provide me with competent evidence that I have any legal obligation to pay you.

At this time, I will also inform you that if your offices have reported invalidated information to any of the 3 major credit bureaus (Equifax, Experian, or TransUnion), this action may constitute fraud under both Federal and State Laws. Due to this fact, if any negative mark is found on any of my credit reports by your company or the company that you represent, I will not hesitate in bringing legal action against you and your client for the following: Violation of the Fair Credit Reporting Act, Violation of the Fair Debt Collection Practices Act, and Defamation of Character.

If your offices are able to provide the proper documentation as requested in the following Declaration, I will require at least 30 days to investigate this information, during which time all collection activity must cease and desist. Also, during this validation period, if any action is taken which could be considered detrimental to any of my credit reports, I will consult with my legal counsel for suit. This includes any listing of any information to a credit reporting repository that could be inaccurate or invalidated.

If your office fails to respond to this validation request within 30 days from the date of your receipt, all references to this account must be deleted and completely removed from my credit file, and a copy of such deletion request shall be sent to me immediately.

I am requesting the following information to verify the debt:

1. **Verification of the original creditor's name and address.**
2. **Proof of my agreement to be legally obligated to pay this debt.**
3. **Detailed documentation outlining the nature of the debt, including the date of the original transaction or occurrence.**
4. **Verification of the amount owed, including a complete breakdown of any interest, fees, or additional charges applied.**

Further and in Addition to the Above

CEASE AND DESIST

I would also like to request, in writing, that no further telephone contact be made by your offices to my home or to my place of employment. If your offices continue to attempt telephone communication with me, it will be considered harassment, and I will have no choice but to file suit. All future communications with me MUST be done in writing and sent to the address noted in this letter.

It would be advisable that you and your client assure that your records are in order before I am forced to take legal action.

Sincerely,

David J. Ford

Tracking # : **9405 5112 0620 3754 5269 40**

CC: Attorney General Of California Rob Bonta

CC: Federal Trade Commission

CC Consumer Financial Protection Bureau

Exhibit 1 a --- Incorrect Information – PER - CCS COLLECTIONS

Hide details ^

\$72.00
CCS COLLECTIONS

Account details

Account Number 225706XX

Date Opened Nov 1, 2021

Last Activity Nov 1, 2021

Original Creditor ALLSTATE IN COMPANY

Monthly Payment \$0.00

Term Source Type

Current Rating Collection/Charge-off

Status Open

Type Individual

High Balance \$72.00

Unpaid Balance \$72.00

Highest Adverse Rating Collection/Charge-off

Most Recent Adverse Rating No Data Available

Comments

Account details

No History Is Available

Collection agency

CCS COLLECTIONS
725 CANTON STREET
NORWOOD, MA 02062
(617) 965-2000

Account ID:
163d7bd58460c994b9f18a1958e5f415

Public Records

Articles that can show up on a background check can show up on your credit report and negatively impact your score. This includes