**LETTER TO CREDITOR REQUESTING VERIFICATION OF THE DEBT**

To:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Name and address of Creditor / Debt Collector

From:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Your name and address

Re:

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Debt they allege you owe

To whom it may concern:

Your office alleges that I owe money on a debt. I would like verification of the debt including all information concerning:

1. the identity of the original creditor for the alleged debt,
2. the chain of title,
3. any agreements for credit made between the original creditor and me,
4. the original account number and any subsequent account number(s) used in relation to the alleged debt,
5. the amount of the alleged debt including each item allegedly charged to the account, when it was charged, and the amount that was charged for each item (statements); and
6. how you determined the amount of the debt that you say I owe. Please include any late fees, over limit fees, default interest rates, membership fees that you counted in figuring out how much I supposedly owe.

Please send this information to my address listed above.

Thank you.

Sincerely,

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

signature