{{ date }}

{{ collector\_name }}

{{ collector\_street\_address }}

{{ collector\_city }}, {{ collector\_state }} {{ collector\_zip }}

VIA: Certified Mail

Article Number: {{ article\_number }}

|  |  |
| --- | --- |
|  |  |

Re: {{ client\_first\_name }} {{ client\_last\_name}}

{% if account\_number\_known %}Alleged Account Number: {{ account\_number }}

{% endif %}

**Alleged Creditor:** {% if collector\_is\_debt\_collector%} {{ collector\_name }} {% else %} {{ original\_creditor\_name }} {% endif %}

REQUEST FOR VALIDATION OF DEBT

Dear Madam or Sir:

{% if validation %}{% if pro\_se %}I dispute the debt referenced above.{% else %}My client disputes the debt referenced above.{% endif %} In accordance with 940 Code of Massachusetts Regulations 7.08,{% if collector\_is\_debt\_collector %} 15 U.S.C. § 1692g, and 209 Code of Massachusetts Regulations 18.18,{% endif %} please send the following:

* Written verification of the debt;
* The name and address of the original creditor;
* The amount of the alleged debt;
* All documents, papers, and copies thereof—including electronic records or images—which bear my client’s signature and which concern this debt;
* A ledger, account card, account statement copy, or similar record, whether paper or electronic, which reflects the date and amount of payments, credits, balances, and charges concerning the debt, including but not limited to interest, fees, charges or expenses incidental to the principal obligation which the creditor is expressly authorized to collect by the agreement creating the debt or permitted to collect by law; and
* A copy of any judgment against my client.

Note that in certain instances, pursuant to the statute and regulations cited above, you must cease all collections activities until you have complied with the requests in this letter. {% else %}

In accordance with 15 U.S.C. § 1692c(c), to the extent that you qualify as a “debt collector” for the purposes of the Fair Debt Collection Practices Act, please cease all further communications with {% if pro\_se %} me {% else %} my client {% endif %} and with others regarding this debt. {% endif %}

{% if social\_security %}Furthermore,{% if pro\_se %} my only source of income{% else %} my client’s only source of income{% endif %} is social security. {% elif client\_salary <= 550 %}Furthermore, all of my income is exempt. {% endif %}

Sincerely,

{% if pro\_se %}{{ client\_first\_name }} {{ client\_last\_name}} {% else %}{{ first\_name }} {{ last\_name}} {% endif %}