A logo with a moose and text

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Next Steps – Debt Validation Letter

Pine Tree Legal Forms Project

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Introduction

* If a debt collector has just begun contacting you, **within the first 30 days** you have the right to request “validation” of the debt.
* While the debt collector is responding to your request, they cannot try to collect from you.
* If the creditor follows the law by responding, you will have valuable information that could help you dispute your obligation to pay on the debt.

Next Steps

1. Now that you have your letter, **read it over to understand what it is saying and asking for**. Very basically, it is telling the debt collector that you are aware of and asking for your rights as a consumer. Part of this is asking for more information about the debt – to help you figure out where it is coming from, if the amount is correct, and if you really owe the debt at all. It is also telling them that you dispute the debt, which means they need to follow a legal process if they want to continue trying to collect this debt.
2. Gather any documents that show you do not owe the debt or the amount they are trying to collect. You can include copies with your letter when you send it to the collector. Examples could include proof of payment, proof you had your identity stolen and reported it to the creditor, or proof that you are not the account holder.
3. Send your letter to the debt collector! Make sure you keep a copy for your own records – either in print or digitally.
4. Wait for a response from the debt collector. Read anything they send you carefully – and go from there. Depending on your situation, we may have other tools and resources that can help you figure out what to do next!

More resources

Many times a letter reminding a debt collector of their legal responsibilities is enough to solve a problem – but not always.

Learn More

* We have a few articles about debt collection that might be helpful:
  + [Debt collection in the Maine Courts](https://www.ptla.org/debt)
  + [Debt collectors are calling me. What can I do?](https://www.ptla.org/debt-collectors-are-calling-me-what-can-i-do)
  + [What happens if I am sued for a debt in Maine District Court?](https://www.ptla.org/what-happens-if-i-am-sued-debt-maine-district-court)
* We also offer other tools like the one that drafted this letter to help you deal with other kinds of debt collection situations.
  + [Maine Stop Collections Letter](https://apps-dev.ptla.org/start/stopcollections/) (if you are dealing with an unsecured debt like a credit card and your income and property are exempt from collections under Maine law)
  + [Debt Collection Hearing Helper](https://apps-dev.ptla.org/start/debthelper/) (if you are being sued for a debt or need to go to a 'disclosure hearing’ after losing a debt collection case)

Get Legal Help

* Pine Tree Legal Assistance offers free help with many civil legal issues like rental housing problems, debt collection, problems with public benefits, and more – if you need legal help you can [contact PTLA](https://ptla.org/contact-us).