

ABC Agency  
Not on Your Life Ave.  
City, State

Re Acct. #

To Whom It May Concern:

This is in response to your attempt to validate a debt. You have not provided me with any of the information required under the FDCPA.

***Debt validation is not a request for verification of my current or former addresses.***

1. **Section 809(b)** of the Act provides that if the consumer disputes the debt or requests identification of the original creditor in writing, the collector must cease collection efforts until he verifies the debt, or identifies the original creditor and mails a response to the consumer. If the consumer's request for verification of the debt was made in accordance with Section 809(b) of the Act; the collector need not supply the documentation but only so long as collection efforts are not resumed. Section 809(b) requires that "the collector cease collection of the debt, or any disputed portion thereof, until the debt collector obtains verification of the debt . . . and a copy of such verification . . . is mailed to the consumer by the debt collector." In situations contemplated by Section 809(b), the Act imposes the obligation to furnish verification before the collector resumes collection efforts. In the event the collector decides not to pursue the collection efforts, there is no requirement to furnish the documentation of the indebtedness to the consumer. In the event that collection efforts are resumed, the requirement to furnish verification to the consumer prior to resumption of collection remains.

Please provide the specified information requested immediately or cease collection activity at once. If you fail to produce the required documentation a complaint will be filed with the FTC, the Attorney General's Office and the Better Business Bureau. Thank you for your time.

Sincerely,

Your Name