**Sample Debt Verification Letter**

The contents of a Debt Verification Letter and a Debt Validation Letter are nearly the same. The biggest difference is the nature of the dispute and the whom you address the letter to. A debt verification letter is sent to the original creditor and a debt validation letter is sent to the collection agency. If you think the debt has been falsely reported to the credit bureau, then a debt verification letter is the best way to get debts verified. It is worthy to note that you should notify the creditor that you will not hesitate to sue them if they fail to justify what is has reported to you and the credit bureau.

Dear Sir,

Re: This letter is to dispute the account mentioned above.

I have already disputed this account information with the following credit bureaus: [**Mention the names of the credit bureaus**] I am requesting that you verify this debt. Under the Fair Credit Reporting Act and other consumer protection acts, it is my responsibility to investigate and ensure that the details being reported to the credit bureaus are accurate.

At the same time, I have the right to act under the FCRA, if my rights are violated. Since I would prefer to not to involve myself in any litigation, I request you verify this debt and provide me with the required documents. However, if you fail to properly verify the account details and it continues to appear on my credit report, I shall not hesitate to sue you for damages under the Fair Credit Reporting Act.

According to the provision of the FCRA, I can sue you and be compensated for any damage to my reputation as well as my attorney fees and court costs. I shall use every possible legal means to enforce my consumer rights under the FCRA. Therefore, I look forward to your cooperation and an amiable resolution of this issue.

Sincerely, Your Signature\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Your Name\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_