

[Consumer Name]
[Consumer Return Address]

[Date]

[Debt Collector Name]
[Debt Collector Address]

Re: Request for Substantiation of Account
[account or reference number for the debt, if available]

Dear Sir or Madam:

Your firm contacted me by [phone/postal mail/email] on [date] in reference to a debt your firm alleged that I owe. [If you have any identifying information the collector gave you about the debt such account number or amount due, include that here].

I would like more information about this alleged debt. Accordingly, pursuant to 23 NYCRR 1.4, *Substantiation of Consumer Debts*, **I kindly request that you provide me with substantiation of this debt.**

Pursuant to the regulation, 23 NYCRR 1.4(c), for all charged-off debts, substantiation should consist of:

1. The signed contract or application that created the debt, or, if neither exists, a copy of a document given to the alleged debtor while the account was active, demonstrating that the debt was in fact incurred by the debtor. If the debt was incurred under a revolving credit account, this could include the most recent monthly statement showing a purchase, payment, or balance transfer; and
2. The account statement at charge-off, or equivalent document, that the original creditor issued to the consumer; and
3. A statement describing the debt's complete chain of title from the original creditor to the present creditor, including the date of each assignment, sale and transfer; and
4. Records showing the amount and date of any prior debt settlement agreement in connection with the debt agreed to after the effective date of these regulations.

The regulation further requires that you provide substantiation to me within 60 days of your receipt of this request for substantiation, and that in view of my request for substantiation, you must cease collection until substantiation has been provided. 23 NYCRR 1.4(b).

Please send substantiation of the debt to:

[Consumer Name]
[Consumer Postal Address or Email]

Thank you for your assistance.

Sincerely,

[Consumer Name]