VALIDEBT

SAMPLE

Your free notice analysis

PREPARED FOR
Alex Rivers

PREPARED
November 9, 2026

REFERENCE
SAMPLE-0001

AMOUNT CLAIMED
$1,847.62
Per the notice. Not yet itemized.

DAYS TO DISPUTE
18
Safe date November 27, 2026

SENDER
Debt buyer
Covered by the federal collection law

POINTS SPOTTED
5
Two previewed free, three locked

The notice at a glance

Every value below was read off the notice. Check it against the notice itself.

WHO SENT IT
Northgate Asset Recovery, LLC

CREDITOR NAMED
Meridian Card Services

AMOUNT CLAIMED
$1,847.62

LAST DAY TO DISPUTE, AS PRINTED
November 27, 2026

WHAT KIND OF SENDER
Debt collector

ACCOUNT OR REFERENCE
ending 4471

DATE ON THE NOTICE
October 28, 2026

Your dispute window



Dispute by November 27, 2026 (18 days left). The notice prints November 27, 2026, and thirty days from the day you received it is November 30, 2026. We show the earlier; we do not decide which controls.

A planning date from the day you entered, not a legal determination. A dispute letter never extends a court deadline.

Who sent it

Northgate Asset Recovery, LLC

DEBT COLLECTOR

A company collecting a debt owed to someone else, or one that bought the debt after default, is a debt collector under the federal Fair Debt Collection Practices Act. That status is what gives you the validation rights below.

We have no published profile for this plaintiff yet. When the practice publishes one, this is where it appears.

What we spotted in your notice

Five points in this notice are worth a closer look. Two are previewed here. The other three, and what to do about all five, are in the full analysis.

1

THE AMOUNT

The balance is stated but not itemized

The notice gives one total. It does not break the figure into what was owed on the itemization date, the interest and fees added since, and the payments credited.

2

YOUR DEADLINE

The notice prints an earlier dispute-by date

The date printed on the notice is sooner than thirty days from the day you received it. We show you the earlier of the two, because that is the safe one to plan around.

3

THE DEBT

How old the account is, and what that could mean

Locked. In the full analysis.

4

THE SENDER

Whether this company can show it owns the account

Locked. In the full analysis.

5

THE NOTICE ITSELF

Required statements that may be missing or unclear

Locked. In the full analysis.

Your rights in brief

Three of the federal rules that apply to a notice like this. The full analysis covers the rest and applies them to your notice.

The validation notice
15 U.S.C. § 1692g(a); 12 C.F.R. § 1006.34

A debt collector's first communication, or a notice within five days of it, must state the amount, the creditor, the itemization date and the figures since, your right to dispute within 30 days, and how to do it. Regulation F spells out what the notice must contain and provides a model form.

What a written dispute does
15 U.S.C. § 1692g(b)

If you dispute the debt in writing within the 30-day validation period, the collector must stop collecting until it mails you verification of the debt. Asking for the name and address of the original creditor works the same way.

What verification means
12 C.F.R. § 1006.34(c)

Verification is the collector confirming the debt against the creditor's records: who the creditor is, the amount and how it was reached. The rules do not require the collector to send the full account file, which is why the letter asks for records separately as a request.

The full analysis

The rest of the analysis applies the law to your notice. It is drafted automatically and is not reviewed by an attorney until you choose an attorney letter.

In short
A candid read of your notice in plain words.

What this notice is missing or gets wrong
Each gap, with the place in the notice where it shows.

What the letter would demand
The demands your letter would make, in order.

What we would ask you
The facts only you can supply.

What the collector has to show you
The proof this sender owes you before you owe it anything.

Positions that may fit your facts
Which of the strategic and legal positions fit your facts, and what would have to be true for each.

Possible claims against the collector
Claims you may have against the sender.

Get yours: upload your own notice at faircounsel.pro/validation-letter. The letter with the full analysis is $25 to write and send yourself, or $69 for a Georgia attorney to review and send it.

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