**2nd Insufficient Validation Original Creditor Debt Validation Letter**

(Your Name Here)

(Your Address Here)

(Creditor Name Here)

(Street)

(City, State, Zip Code)

(Date)

RE OBJECTION TO COLLECTION NOTICE

Greetings,

Thank you for your response to my request for validation. This is not a refusal to pay, but a notice that your claim is disputed. The response you provided did not include adequate information and evidencetosolidify your claim or tomeet the requirements of the Fair Debt Collection Practices Act. Again, I dispute your debt collection-­‐related allegations, deny the same, and demand strict proof and validation thereof. This dispute, denial, and demand are made in absolute accordance with federal law.

Again, I demand that you provide me a copy of the actual “account general ledger” that will show that when my account was opened, you deposited money that you already had in your possession into it for my use as a loan. If you do not provide me with this record within thirty (30) days, it will operate as your implicit waiver anyof and all collection claims against me for this account.

I want to make it clear that this is not a refusal to pay, but a notice that your claim is disputed. This is a request for validation made in accordance with the Fair Debt Collection Practices Act. I dispute your debt collection-­‐related allegations, deny the same, and demand strict proof and validation thereof. This dispute, denial, and demand are made in accordance with federal law.

As stated in previous communication, I will only accept written communication. If I receive any telephone calls from your company, it will constitute harassment. Understand that unwanted telephone calls are a class 1 misdemeanor in this state. I will not hesitate whatsoever in filing a complaint against the caller and your company with the Attorney General’s office. I also will inform you that I maintain a detailed telephone log of each phone call received from your company. In addition, I will make audio recordings of any call from your company that I deem necessary.

Be advised that you have the right to remain silent. However, in the event that you do not heed this request and make contact with me by telephone, you and your employees agree to allow me to make an audio recording of the conversation. You and your employees also agree that any and all information I obtain through communication by telephone may be used against you and your employees in a court of law. Once again, I will only accept written communication. I appreciate your compliance and consideration.

Clearly understand that I am not requesting a “verification” that you have my mailing address, I am requesting a “**validation**;” Or in other terms, competent and

complete evidence that I have some contractual obligation to pay you.

You should also be aware that sending unsubstantiated demands for payment through the United States Mail System might constitute mail fraud under federal and state law. You may wish to consult with a competent legal advisor before your next communication with me.

Your failure to satisfy this request within the requirements of the Fair Debt Collection Practices Act will be regarded as your absolute waiver of any and all claims against me, and your implicit agreement to compensate me for costs and attorney fees.

Regards,

(Your Name Here)