**Final Original Creditor Debt Validation Letter**

(Your Name Here)

(Your Address Here)

(Creditor Name Here)

(Street)

(City, State, Zip Code)

(Date)

Re: Inquiries Dated (First Validation Letter) and (Second Validation Letter)

Greetings,

I have previously made two separate requests for validation (see attached) and your response or lack of response does not comply with the disclosure requirements set forth in the Fair Debt Collection Practices Act. More than enough time has passed to allow you to comply. However, you have chosen not to meet the legal requirements of the law. It is manifest that you haveabsolutely no claimagainst me, and that you vehano records or evidence to support any claims against me. Once again, it is clear that you have not provided me with any evidence to establish that I owe you any money.

Therefore, your failure to respond in a timely manner is counted as an admission that you are unable to support your claim of debt against me. Please be aware that should you instigate a lawsuit against me without proof that I owe you anything at all, I now have evidence that you are creating a frivolous lawsuit.

Instigating a frivolous lawsuit may subject you to sanctions by the court, including costs, fees, and penalties. I exhort you to carefully consider your course of action from this point forward.

Regards,

(Your Name Here)