**1st Third Party Debt Collector Debt Validation Letter**

(Your Name Here)

(Your Address Here)

(Third Party Debt Collector Name Here)

(Street)

(City, State, Zip Code)

(Date)

Re: Inquiry dated (Date)

Greetings,

Thank you for your recent inquiry. 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. Please complete and return the attached disclosure request form to the above address, which you should use to communicate with me from now on.

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)

**CREDITOR DISCLOSURE STATEMENT**

Name and Address of Collector (assignee):

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Name and Address of Debtor:

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Account Number(s):

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

What are the terms of assignment for this account? You may attach a facsimile of any records relating to such terms.

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Have any insurance claims been made by any creditor or assignee regarding this account?

Yes / no

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Has the purported balanced of this account been used in any tax deduction claim?

Yes / no

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Please list the particular products or services sold by the collector to the debtor and the

dollar amount of each:

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Upon failure or refusal of collector to validate this collection action, collector agrees to waive all claims against the debtor named herein and pay debtor for all costs and attorney fees involved in defending this collection action.

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| --- | --- |
| X\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
|  |  |  |
| Authorized signature for Collector | Date |

Please return this completed form and attach all assignment or other transfer agreements that would establish your right to collect this debt. Your claim cannot be considered if any portion of this form is not completed and returned with the required documents. This is a request for validation made pursuant to the Fair Debt Collection Practices Act. If you do not respond as required by this law, your claim will not be considered and you may be liable for damages for continued collection efforts.