ABC Collections

1 E. Main

Anytown, USA

Date: Jan 6, 2003

Re: Acct # XXXXXX\_XXXXX

To Whom It May Concern:

I have previously sent you a request to validate my debt on Dec 10, 2002 under the Fair Debt Collection Practices Act and I have yet to hear from you regarding this matter. I feel as though I have given your organization ample time to resolve this questionable debt which you insist is mine.

I notice that you are still reporting this collection on my credit report, which is considered to be a continuation of collection activity after a request for debt validation. Under section 809(b) of the FDCPA, following a request for debt validation, collection agencies must cease collection activities. I am attaching an opinion letter from the FTC on the illegal practice of continuing to report these collections on my credit report without proper validation (Lefevre-Cass letter).

You are now in violation of the FCPDA, and are now subject to fines of $1000, plus actual damages and attorney’s fees, which I may collect from you by filing a claim in small claims court. These collections on my credit report are causing me severe problems in trying to purchase a home and the damage could lead into the $1000’s.

You should also be aware that reporting such invalidated information to major credit bureaus might constitute defamation of character, as the negative marks on my credit report harm my credit and prevent me from enjoying all the benefits of good credit. In addition, the Fair Credit Reporting Act (FCRA) does not allow the inaccurate reporting of information on my credit report and under this act. Therefore, if you do not immediately remove this account from my credit report, you are subject to another $1000 fine, plus punitive damages. I'm sure your legal staff will agree that non-compliance with this request could put your company in serious legal trouble with the FTC and other state or federal agencies.

I intend to follow through with the suit if I do not hear back from you within 15 days.

I look forward to hearing from you,

enclosure: Levre-Cass letter

Follow up letter to the Collection Agencies

If you do not hear back from the collection agency within the 30 days, you can send them this letter.