Kristy Welsh

8625 E. Mariposa Dr.

Scottsdale, AZ 85251

Credit Collection Services

Two Wells Avenue

Newton, MA, 02459

Date: April 16, 2003

Re: Acct # 05 007633780

To Whom It May Concern:

I contacted Progressive Insurance regarding this debt, which was an error on their part. They have sent me a revised bill, which I have already paid. I include the revised bill, and now consider the matter closed.

Sincerely,

Kristy Welsh

Your Name

123 Your Street Address

Your City, ST 01234

ABC Collections

1. NotOnYourLife Ave Chicago, IL

Date

Re: Acct # XXXX-XXXX-XXXX-XXXX

To Whom It May Concern:

I am continually being called on the telephone by your firm over an alleged $9000 debt.

I’m sure you are aware of the provisions in the Fair Debt Collection Practices Act (FDCPA), and I am requesting validation of this debt. I am requesting proof that I am indeed the party you are asking to pay this debt, and there is some contractual obligation which is binding on me to pay this debt. I request that you stop contacting us on the telephone and restrict your contact with us to writing, and only when you can provide adequate validation of this alleged debt. To refresh your memory on what constitutes legal validation, I am giving a list of the required documentation:

Complete payment history, the requirement of which has been established via SPEARS vs. BRENNAN and Agreement that bears the signature of the alleged debtor wherein he agreed to pay the original creditor.

Letter of sale or assignment from the original creditor to your company. (Agreement with your client that grants you the authority to collect on this alleged debt.)

Intimate knowledge of the creation of the debt by you, the collection agency

I’m sure you know, under FDCPA Section 809 (b), you are not allowed to pursue collection activity until the debt is validated. You should be made aware that in TWYLA BOATLEY, Plaintiff, vs. DIEM CORPORATION, No. CIV 03-0762 UNITED STATES DISTRICT COURT FOR THE DISTRICT OF ARIZONA, 2004, the courts ruled that reporting a collection account indeed is considered collection activity.

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. Under the FCRA and the FDCPA, each violation is subject to a $1000 fine, payable to me.

Your Name