Your Name

123 Your Street Address

Your City, ST 01234

XYZ Company

1. Street

New York, NY

Date

Re: Acct # XXXX-XXXX-XXXX-XXXX

To Whom It May Concern:

I have just pulled my credit report and noticed a collection account from your company. 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 involved with this debt, and there is/was some contractual obligation which is binding on me to pay this debt.

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

Although this account reads paid, it is unacceptable for this to remain on my credit report, as this reflect negatively on my credit rating. I have no proof this account is mine.

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. Why are pursuing collection activity on a paid account in the first place? This is definitely harassment and is a violation of the FDCPA under 15 USC 1962e:

1. The false representation or implication that the consumer committed any crime or other conduct in order to disgrace the consumer.

In addition, According to the information given to us on the credit report, the date of last activity by the original creditor is July of 1999. The SOL on this alleged debt, even if it was mine, is 5 years in the state of Illinois.

I’m sure you are aware of the provisions in the Fair Debt Collection Practices Act (FDCPA). However, I would like to point out that your firm has violated provisions of the FDCPA in the following respects:

1. by using deceptive or misleading representation for collection of the alleged debt and therefore violating 15 USC 1692e.

and

(b) by falsely representing the legal status of the alleged debt and therefore violating 15 USC 1692e(2)(A).

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