Your Name

1 Any Street

Any Town, AZ 85000

ABC Collections

1 E. Main

Some Other Town, CO 80000

Date: Oct 31, 2003

Re: Acct # XXXX3 or XXXXX4

To Whom It May Concern:

I recently pulled a copy of my credit report and noticed that there was a collection from your agency on my credit report. I was never notified of this collection. Not notifying me is a violation of the Fair Debt Collections Practices Act (FDCPA). This is not a refusal to pay, but a notice that your claim is disputed.

In addition, under the FDCPA, I have the right to request validation of the debt you say I owe you. 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.

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, until you provide me with proper validation of this debt, you are not allowed to pursue any collection activities, including reporting this information on my credit report. 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.

Please attach copies of:

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.)

Best regards,

Your Name