Your Name

123 Your Street Address

Your City, ST 01234

Company Name

Street Address

City Address

Date

Re: Acct # XXXX-XXXX-XXXX-XXXX

To Whom It May Concern:

I have recently received a letter from your firm regarding an alleged 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 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 v Brennan 745 N.E.2d 862; 2001 Ind. App. LEXIS 509 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.) Coppola v. Arrow Financial Services, 302CV577, 2002 WL 32173704(D.Conn., Oct. 29, 2002) – Information relating to the purchase of a bad debt is not proprietary or burdensome. Debtor must phrase their request clearly to obtain: The source of a debt and the amount a bad debt buyer paid for plaintiff’s debt, how amount sought was calculated, where in issue a list of reports to credit bureaus, and documents conferring authority on defendant to collect debt. Intimate knowledge of the creation of the debt by you, the collection agency

This is my second request for debt validation – my first request, sent within 30 days of receipt of your initial contact, has gone unanswered.

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. Therefore you are in violation of this section of the FDCPA.

You are misrepresenting this debt as a medical debt. I have no medical debts whatsoever and the original creditor, when contacted by me was not a medical professional or facility. Therefore, I would like to point out that your firm has violated provisions of the FDCPA in the following respects:

15 USC 1692e(2)(A). falsely representing the legal status of the alleged debt. I was an authorized user on this account and therefore am not liable for the debt. The user of this account was my father who is now deceased and his estate could not cover any of his debts.

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