

[Date]

[Debt Collector Name]

[Address]

*****SENT VIA CERTIFIED MAIL*****

RE: VALIDATION OF ACCOUNT

Account #: [Acct #]

To Whom It May Concern:

I neither affirm, nor deny this purported debt. You claim I owe your company [S].

This letter is being sent to you in response to an entry made on my Credit Report dated [date]. Please be advised that this is not a refusal to pay the debt, but a notice sent pursuant to the Fair Debt Collection Practices Act, 1: USC 1692g Sec 809 (b) that your claim that I owe you money is disputed, and validation is requested.

Under the Fair Debt Collections Practices Act, I have the right to request validation of the debt you say I owe you. I am requesting proof that I am the correct party, and there is some contractual obligation which is binding on me to pay this debt. This is NOT a request for "verification" via E-Oscar or proof of my mailing address, but a request for VALIDATION made pursuant to the above named Title and Section of the Fair Debt Collection Practices Act.

Reporting inaccurate and unsubstantiated information to a credit reporting agency may constitute fraud under federal law. Compliance with this request is required under the laws of state and federal statutes.

Debt validation includes the following:

- 1. Who was the original creditor on this account, and what was the account number?*
- 2. What was the original amount owed? Please provide a complete payment history, starting with the original creditor.*
- 3. Please provide me documentation that indicates that I agreed to pay someone this sum of money.*
- 4. What was the original date of delinquency for this account?*
- 5. Agreement that grants you the authority to collect on this alleged debt, or proof of acquisition by assignment.*
- 6. What did you pay for this account, and how did you calculate the current amount owed?*

I require compliance with the terms and conditions of this letter within 30 days of your certified receipt, or a complete removal from my credit profile, in writing, of your claim. In the event of noncompliance, I reserve the right to file charges and/or complaints with the CFPB, and

appropriate county, state, and federal authorities. I also hereby reserve my right to take private civil action against your company to recover damages.

In addition, the Fair Credit Reporting Act states that while this item is being investigated you must indicate to the bureau that the account is under dispute and will remove/cease from reporting this information to the Credit Reporting Agency until full validation has been completed.

I have sent a copy of this request for validation to the three national Credit Reporting Agencies to begin their 30-day investigational process concurrent with your investigation.

Sincerely,

CC: TransUnion
Equifax
Experian