

Date

Your Name

Street address

Town state and zip

XXX COMPANY

XXX AVE.

XXX, XX ZIP

Dear XXXXX,

This letter is not a refusal to pay, but a notice sent pursuant to the Fair Credit Reporting Act **15 U.S.C. §1681**, that your claim is disputed and validation is requested.

This is not a request for "verification" or proof of my mailing address, but a request for VALIDATION made pursuant to the above named Title and Section. I respectfully request that your offices provide me with competent evidence that I have any legal obligation to pay you.

Please provide me with the following:

- What the money you say I owe is for.
- Explain and show me how you specifically calculated the entire amount of what you say I owe.
- Provide me with copies of any and all papers that show I agreed to pay what you say I owe to include **original signatures**.
- Identify the ORIGINAL creditor.
- Provide me with a copy of **ANY** judgment you say gives you the right to collect anything from me.

If your offices are able to provide the proper documentation as requested, I will require at least 30 days after receipt to investigate this information and during such time all collection activity must cease and desist.

If your offices fail to respond to this validation request within 30 days from the date of your receipt, all references to this account must be deleted and completely

removed from my credit files and a copy of such deletion request shall be sent to me immediately. Until proper validation is provided you are to cease all collection efforts.

I would also like to request, in writing, that no telephone contact be made by your offices to my home or to my place of employment. If your offices attempt telephone communication with me, including but not limited to computer generated calls and calls or correspondence sent to or with any third parties, it will be considered harassment. All future communications with me MUST be done in writing and sent to the address noted in this letter by USPS.

It would be advisable that you assure that your records are in order before I am forced to take legal action. This is an attempt to correct your records; any information obtained shall be used for that purpose.

Respectfully,

XXXXXX

Sent by certified mail, #XXXXXXXXXXXXXXXXXXXX