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|  **To:**CREDITOR INSTITUTION NAME1234 THEIR ADDRESS ST.CITY / TOWN, ST 12345 | **From:**First-Middle: Last forFIRST MIDDLE LAST, Estatec/o 1234 Your Address StreetCity / Town, State [12345] |

Today’s Date

RE: Debt Validation Request - Account Number XXXXXXXX

Dear Sir / Madam,

Pursuant to the Fair Debt Collection Practices Act (F.D.C.P.A.), I am writing to request validation of the alleged debt you are attempting to collect from me. Please consider this letter as a formal notice under 15 U.S. Code § 1692(g). I am exercising my right to dispute the alleged debt and request proper validation of the alleged debt.

I dispute the validity of this debt, and I request that you provide the following information to validate it:

1. proof of the original contract or agreement that obligates me to pay the alleged debt;
2. evidence of the original creditor's authorization to the debt collection agency for collecting the alleged debt;
3. a detailed account history showing all charges, payments, and interest accruals that have been made on this account;
4. evidence that the statute of limitations has not expired on this alleged debt;
5. documentation establishing the unbroken chain of ownership and assignment of the alleged debt from the original creditor to your agency including all relevant contracts, agreements, or sale records;
6. clarification on whether your agency claims the status of a holder in due course, possessing the right to enforce the alleged debt through legal means as outlined in the Uniform Commercial Code;
7. clarification on whether your organization operates as a private entity or a public institution in order to better understand your legal status and obligations under relevant consumer protection laws; and
8. disclosure of the full contact information of the original creditor including their name, physical address, telephone number, and any other relevant means of communication in order to verify the origin and validity of the alleged debt.

Furthermore, pursuant to 15 U.S. Code Sections §§ 1692(c) and 6802 of the Gramm-Leach-Bliley Act, I did not give consent for communication and require that you cease all communication with me until such time as I provide my express consent or you provide sufficient validation of the alleged debt.

As a resident of Your State, I have the right to verify the licensing status of any debt collection agency that attempts to collect a debt within our jurisdiction. Your cooperation in providing the requested details will help maintain transparency and adherence to legal requirements.

I kindly request that you provide the above information within thirty **(30)** days after receipt of this letter. If your agency is unable or unwilling to provide the requested verification, I will consider this matter closed and expect that any collection efforts regarding this alleged debt will cease immediately.

If your offices have reported invalidated information to any of the three major credit bureaus - Experian, Equifax, or TransUnion - such action might constitute fraud under both federal and state laws. In light of this fact, I will not hesitate to pursue legal action against you if any negative mark is found on any of my credit reports by your company or the company you represent for the following causes of action:

* Violation of the Fair Credit Reporting Act
* Violation of the Fair Debt Collection Practices Act
* Defamation of Character

Furthermore, I am requesting a debt validation, and during this validation period, I ask that all collection activity cease and desist. If any action is taken that could be considered detrimental to any of my credit reports, I will consult with my legal counsel for a possible lawsuit. This includes listing any inaccurate or invalidated information with a credit reporting repository or verifying an account as accurate when there is no proof provided.

Please be aware that your office must fully comply with this request for validation within 30 days of receipt of this letter. If your office fails to comply, I will consider this matter closed, and I will expect that the presentments, assessments, and claim shall be considered void *ab initio* and that this alleged debt be deleted from my credit file. If you do not respond to this request in the specified time frame, I will regard this as your agreement that the alleged debt is invalid, and I am under no obligation to regard it as valid.

This letter shall be entered into the official records of any proceeding arising from this matter and may be presented as evidence in a court of law.

Furthermore, if your agency continues to send offers or attempts to collect on this debt without providing proper validation, I will consider such actions to be violations of the F.D.C.P.A. Consequently, I reserve the right to take appropriate legal action which may include filing a complaint with the Consumer Financial Protection Bureau (C.F.P.B.), the Federal Trade Commission (F.T.C.), or pursuing litigation to enforce my rights under the F.D.C.P.A.

If your office fails to comply with this request for validation, or if you continue to pursue collection efforts without providing the requested information, I will issue an invoice / true bill for damages and expenses incurred as a result of your noncompliance. The invoice will be sent to your office, and I expect prompt payment in satisfaction of my claim.

I trust that your agency will adhere to the legal requirements and provide the necessary validation within the specified timeframe.

ENFORCEMENT

Federal Laws, Statutes at Large, Public Laws, Public Policies, U.C.C. Codes, Acts, Regulations, Trademark Acts, Internal Revenue Service Code Sections, Notice(s), Documents, Declarations, Instruments, Filings, and Affidavits, Forms, Invoices, and Claims *nunc pro tunc* are intended to be used for enforcement against any and all agents and responsible parties who may be complicit in acting in bad faith on behalf of

FIRST MIDDLE LAST regarding:

1. restraint of trade
2. unjust enrichment and gains
3. unfair or deceptive business practices
4. trust malfeasance
5. identity theft
6. topography and use of conspicuous format
7. misnomer
8. securities fraud
9. trespass or caught using private source of data without express written consent or permission from the holder of FIRST MIDDLE LAST

These actions may result in enforcement of various laws and codes including but not limited to:

1. any / all United States Codes (U.S.C.);
2. any / all Uniform Commercial Codes;
3. any / all Federal Reserve Act;
4. Title 18 U.S.C., Ch. 47 - Fraud and False Statements;
5. 18 U.S. Code § 1006 - Federal credit institution entries;
6. any / all reports and transactions;
7. the Generally Accepted Accounting Principles (G.A.A.P.), a set of widely followed accounting rules and standards for financial reporting;
8. 31 C.F.R. § 321.24 - Claims on Account for Lost Securities;
9. 17 C.F.R. §300.502 - Claims for Securities;
10. 77 Fed. Reg. 50244; 78 Fed. Reg. 30662;
11. the Full Faith & Credit Act;
12. the Bill of Exchange Act;
13. the United States Acceptance Under Reservation Bankruptcy Act of 1933;
14. the Securities Exchange Act of 1934;
15. F.D.I.C. law, regulations, and related acts;
16. Public Law § 73-10;
17. any / all Acts; or
18. U.C.C. § 1-308 - Performance Under Reservation of Rights.

Any violations of these laws and codes may result in legal action and penalties as specified within the applicable statutes.

Thank you for your attention to this matter, and I look forward to your prompt response.

This notice is not meant to harass or to hinder any appropriate operation made toward the collection of this debt. The Undersigned conditionally accepts to settle, setoff, or discharge this debt and to be liable to pay any debt deemed to be valid.

Please forward this letter to your legal department if you do not understand it.

Respectfully submitted without prejudice,

By: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

First-Middle: Last