

To:

Date:

Re: Your letter, (attached)

To Whom It May Concern at

This letter is being sent to you in response to a notice sent to me on ____/____/____, received by me on ____/____/____. Be advised that is a refusal to pay any alleged debt. This is a notice sent pursuant to the Fair Debt Collection Practices Act, 15 USC 1692g Sec. 809 (b) that your claim is disputed and validation is requested.

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:

1. What the money you say I owe is for;
2. Explain and show me how you calculated what you say I owe;
3. Provide a verification or copy of any judgment if applicable;
4. Show me that you are licensed to collect in my state;
5. Provide me with your license numbers and Registered Agent;
6. Signed agreement from the debtor confirming to pay the debt;
7. The agreement that authorizes you to collect debt on the assumed debt.
8. Complete payment history.
9. 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.)
10. Explanation on how you can accelerate on an alleged loan based in Fraud as it is our understanding that any RESPA Violations above \$100.00 constitutes defrauding the consumer.

Pursuant to the Fair Debt Collection Practices Act (FDCPA), we are also requesting, in writing that no telephone contact be made by your offices to our home, to our places of employment or any other person(s) regarding such debt. Any attempts by your office for telephone communications with us, including but not limited to computer generated calls, any electronic device type of contact, and calls or correspondence sent to or with any third parties, will be considered harassment under the FDCPA. Let it be known that all future communications with us MUST be done so in writing and sent to the address noted in this letter by USPS.

If you feel you have made an error in your records or you cannot provide the original documentation that would properly evidence these liens we have for your convenience enclosed a re-conveyance request. This is an attempt to correct your records. Attempts have been made by us to resolve these issues, in spite of this we have dealt with non-cooperation from your company and the company whom this alleged debt was purchased. It is our intention to resolve your inaccurate reporting of this activity contained on our file amiably. However, rest assured we would pursue all legal rights therein to resolve this matter, both Federally and State.

These documents were sent Certified Registered Return Receipt via USPS.

Sincerely,