

Client Name  
123 Street Lane  
City, State Zip

11/7/2024

Address

, AK

Re Account: #

To Whom It May Concern:

This letter is regarding the account listed above, which you claim is a collection that I have with your company. This is a formal notice that your claim is disputed.

I am requesting validation, made pursuant to the Fair Debt Collection Practices Act. Please note that I am requesting "validation" that is competent evidence bearing my signature showing that I have (or have had) some contractual obligation to pay you.

Please also be aware that any negative mark found on my credit reports (including Experian, Transunion, and Equifax) from your company or any company that you represent, for a debt that I don't owe, is a violation of the Fair Debt Collection Practices Act FDCPA Â§ 807 [15 USC 1962e]; therefore, if you cannot validate the debt, you must request that all credit reporting agencies delete the entry.

Pending the outcome of my investigation of any evidence that you submit, you are instructed to take no action that could be detrimental to any of my credit reports.

Failure to respond within 30 days of receipt of this certified letter will result in small claims legal action against your company at my local venue. I will be seeking up to \$5000 in damages for:

- 1.) Defamation
- 2.) Negligent Enablement of Identity Fraud

3.) Violation of the Fair Credit Reporting Act and Fair Debt Collection Practices Act

For the purposes of 15 USC 1692 et seq., this Notice has the same effect as a dispute to the validity of the alleged debt and a dispute to the validity of your claims. Please note: this Notice is also an attempt to correct your records, and any information received from you will be collected as evidence should any further action be necessary. This is a request for information only, and is not a statement, election or waiver of status.

Thank you,

Client Name

Date of Birth:

Social Security Number: