

Re: Acct # \_\_\_\_\_

To Whom It May Concern:

I have previously sent you a request to validate my debt, account number \_\_\_\_\_  
on \_\_\_\_\_.

Under the Fair Debt Collections Practices Act (FDCPA), I have the right to request validation of the debt you say I owe you. I have given you 30 days to remedy the situation, which is a very reasonable period. I have received no reply from you, though I did receive confirmation via mail that you did receive my letter on \_\_\_\_\_.

Since you are still reporting this account on my credit report, you are now in violation of the FCPDA, and are now subject to fines of \$1000, which I may collect from you by filing a claim in small claims court. I intend to follow through with the suit if I do not hear back from you within 15 days.

You should also be aware that reporting such invalidated information to major credit bureaus might constitute defamation of character, as the negative marks on my credit report harm my credit and prevent me from enjoying all the benefits of good credit. I'm sure your legal staff will agree that non-compliance with this request could put your company in serious legal trouble with the FTC and other state or federal agencies.

I look forward to hearing from you,