To Whom It May Concern:

I recently pulled my credit report and noticed that you are both reporting this debt on my credit report and also that you have illegally pulled my credit report as there is an inquiry from you on it. I have been in contact with your firm several times and have never given you permission to pull my report. I have disputed this debt with the credit bureaus, and all three have verified that this is a “good” debt.

I’ve requested validation for this account before, and have never received it. To remind you, validation consists of:

- Complete payment history, the requirement of which has been established via SPEARS vs. BRENNAN
- Itemized account of the debt, as established by Fields v. Wilber Law Firm, P.C., 383 F.3d 562, 564-66 (7th Cir. 2004)
- Agreement that bears the signature of the alleged debtor wherein he agreed to pay the original creditor.
- 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.)
- Intimate knowledge of the creation of the debt by you, the collection agency

Your company has violated the following laws:

1. FDCPA Section 809 (b), you are not allowed to pursue collection activity until the debt is validated. You should be made aware that in TWYLA BOATLEY, Plaintiff, vs. DIEM CORPORATION, No. CIV 03-0762 UNITED STATES DISTRICT COURT FOR THE DISTRICT OF ARIZONA, 2004, the courts ruled that reporting a collection account indeed is considered collection activity.

2. According to the information given to us by your firm, the date of the charge-off was 1999. The SOL on this alleged debt, even should it be mine, is 3 years in the state of California. You are violating 15 USC 1692e(2)(A) by reporting this debt on my credit report. The legal status of this debt is that is is not collectable and you are falsely representing the legal status by reporting it.


The listed items are entirely inaccurate and incomplete, and represent a very serious error in your reporting. I am maintaining a careful record of my communications with you and the credit bureaus for the purpose of filing a complaint with the FTC, the state attorney general’s office, the Better Business Bureau, and of course ammunition in my upcoming lawsuit against you. This is the final request for debt validation before I file a lawsuit against your company under the provisions of the Fair Debt Collection Practices Act. You may wish to consult with a competent legal advisor before your next communication with me. Your failure to satisfy this request in
accordance with the legal principals of estoppel will be constructed as your absolute waiver of any and all claims against me, and your tacit agreement to compensate me for costs and attorney fees.

Best Regards,

<Your Name>
Creditor Disclosure Statement

Name and address of collector (assignee):
_________________________________________________________________________________
_________________________________________________________________________________

Name and address of debtor:
_________________________________________________________________________________
_________________________________________________________________________________

Account Numbers:
_________________________________________________________________________________
_________________________________________________________________________________

What are the terms of assignment for this account? You may attach a facsimile of any records relating to such terms.
_________________________________________________________________________________
_________________________________________________________________________________

Have any insurance claims been made by any creditor or assignee regarding this account? Yes/No
_________________________________________________________________________________

Has the purported balance of this account been used in any tax deduction claim? Yes/No
_________________________________________________________________________________

Please list the particular products or services sold by the collector to the debtor and the dollar amount of each:
_________________________________________________________________________________
_________________________________________________________________________________

Upon failure or refusal of the collection to validate this collection action, collector agrees to waive all claims against the debtor named herein and pay debtor for all costs and attorney fees involved in defending this collection action.

X ____________________________________________
Authorized Signature for collector                   Date
_________________________________________________________________________________

Please return this completed form and attach all assignment or other transfer agreements that would establish your right to collect this debt. Your claim cannot be considered if any portion of this form is not completed and return with the required documents. This is a request for validation made pursuant to the Fair Debt Collection Practices Act. If you do not respond by this law, your claim will not be considered and you may be liable for damages for continued collection efforts. Please allow thirty (30) days for processing after the receipt of your request.