

****Sample letter to credit collector****

Not to be used without written permission of owner

Your Name
123 Your Street Address
Your City, ST 01234

ABC Collector
Re: Account #122345

This letter is being sent to you in response to a listing on my credit report. Be advised that this is not a refusal to pay, but a notice sent pursuant to the Fair Debt Collection Practices Act, 15 USC 1692g Sec. 809 that your claim is disputed and validation is requested.

I must demand proof of this debt, specifically the alleged contract or other instrument bearing my signature, as well as proof of your authority in this matter. Absent such proof, you must correct any erroneous reports of this past debt as mine.

I ask you to provide the following information:

1. Please evidence your authorization under 15 USC 1692(e) and 15 USC 1692(f) in this alleged matter.
2. What is your authorization of law for your collection of information?
3. What is your authorization of law for your collection of this alleged debt?
4. Please evidence your authorization to do business or operate in this state.
5. Please evidence proof of the alleged debt, including specifically the alleged contract or other instrument bearing my signature.
6. Please provide a complete account history, including any charges added for collection activity.

You have thirty (30) days from receipt of this notice to respond. Your failure to respond, on point, in writing, hand signed, and in a timely manner, will work as a waiver to any and all of your claims in this matter, and will entitle me to presume that you placed this on my credit report(s) in error and that this matter is permanently closed. Provide the proof, or correct the record and remove this invalid debt from all sources to which you have reported it to.

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. This Notice is an attempt to correct your records, and any information received from you will be collected as evidence should further action be necessary. This is a request for information only, and is not a statement, election, or waiver of status.

Regards,

John Hancock

Your Name
SSN# 123-45-6789