

Date May 17, 2012

Phillip Michael Sanders  
[REDACTED]  
[REDACTED], Oregon 97100

PIONEER CREDIT RECOVERY, INC.  
26 Edward Street  
Arcade, NY 14009

Re: Validation of Debt for Ref # [REDACTED]

ATTN: CFO or CEO

I am sending this letter to you in response to a notice I received from your corporation on April 17, 2012. Be advised, this is not a refusal to pay, but 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.

This is NOT a request for "verification" or proof of my mailing address, but a request for VALIDATION made pursuant to the above named Title and Section. I respectfully request that your office provide me with competent evidence that I have any legal obligation to pay you.

Please provide me with the following:

Provide the ORIGINAL contract, deed, promissory note or the like, with my wet ink signature (a copy is not proof);  
Provide a verification or copy of any judgment if applicable;  
Identify the original creditor.

If your offices have reported invalidated information to any of the three major Credit Bureau's (Equifax, Experian or TransUnion), said action might constitute fraud under both Federal and State Laws. Due to this fact, if any negative mark is found on any of my credit reports by your company or the company that you represent I will not hesitate in bringing legal action against you for the following:

Violation of the Fair Credit Reporting Act  
Violation of the Fair Debt Collection Practices Act  
Defamation of Character

If your offices are able to provide the proper documentation as requested, I will require at least 30 days to investigate this information and during such time all collection activity must cease and desist.

Also during this validation period, if any action is taken which could be considered detrimental to any of my credit reports, I will consult with my legal counsel. This includes any information to a credit reporting repository that could be inaccurate or invalidated or verifying an account as accurate when in fact there is no provided proof that it is.

I would also like to request, in writing, that no telephone contact be made by your offices to my home or to my place of employment. If your offices attempt telephone communication with me, including but not limited to computer generated calls or correspondence sent to any third parties, it will be considered harassment and I will have no choice but to file suit. All future communications with me MUST be done in writing and sent to the address noted in this letter. I, however, may contact your office by any means I choose; phone, email and mail.

Without Prejudice,

By: Phillip Michael Sanders  
Authorized Representative of legal fiction, PHILLIP M SANDERS [REDACTED] <<<SS# w/ dashes

PS As ignorance of the law excuses no one, I have become learned in the law. If you produce the alleged instrument and it in fact has my signature, the following is true: As the authorized representative of legal fiction, PHILLIP M SANDERS, my signature authorizes the monetization of my credit in good faith and my obligation to pay is perfected upon the acceptance of the instrument for value. If the original so called "creditor" negotiated (i.e. sold) the instrument without disclosure to me, I will file a lawsuit for fraud through omission among other reasons, all supported by law.