

In the event that this dept is not validated by you as required by the Fair Debt Collections Act, you have a legal responsibility to terminate the claim and correct any negative credit reporting which may have been made in connection with this alleged dept. You may want to obtain a legal opinion on this, but I believe that would constitute a scheme of fraud if this dept. were to be resold;

I also will not respond to any future correspondence which is not signed or does not indicate who at your firm sent the demand for payment.

I expect responses within 10 business days of receipt of this letter to the above. Confirmations and that they be made in writing, alternately, a letter from your firm that the matter has been satisfied and that any adverse credit reporting relating to this transaction has been expunged by the three major credit reporting agencies and any other agencies.

By \_\_\_\_\_