

[client_first_name] [client_middle_name] [client_last_name]

[client_address]

[client_city], [client_state] [client_postal_code]

DOB: [bdate] SSN: [ss_number]

Attention:

I am sending this to you today because I have pulled my most recent credit report and I am extremely confused. It is very troubling as these items are reported as collections.

According to the Fair Debt Collection Practices Act (FDCPA), specifically 15 U.S.C. § 1692e (previously mentioned as 807) which prohibits the use of false or misleading information, and 15 U.S.C. § 1692j (previously mentioned as 8012) which prohibits furnishing deceptive forms, the agent in question is in non-compliance. Per 15 U.S.C. § 1692g, I should have been provided written notification of this matter at least five days in advance, which I was not. As the sole original creditor, I have the exclusive authority to validate this debt. I hereby state that I DO NOT VALIDATE THIS DEBT.

According to 15 U.S.C. 1681i, Paragraph (5), if a consumer disputes any information and it is found to be inaccurate, incomplete, or unverifiable, the consumer reporting agency must promptly delete the item.

[disputed_collection]

[disputed_collection_Instruction]

Thank you for your assistance.

Regards,

[client_first_name] [client_last_name]

[ss_number]