

David W. Biggers
2324 Quinn Dr
Louisville, KY 40216-2941

July 29, 2025

Asset Recovery Solutions, LLC
5250 Old Orchard Road, Suite 200
Skokie, IL 60077

SENT VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED

RE: Account Reference Numbers 23787760 and 23787807
FORMAL DEBT VALIDATION REQUEST AND DISPUTE

Dear Sir or Madam:

This letter serves as my formal response to your debt collection notices dated July 28, 2025, regarding the above-referenced accounts. I am writing within the 30-day period as required under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g.

DISPUTE OF ALLEGED DEBTS

I hereby DISPUTE both alleged debts in their entirety for the following reasons:

Account #23787760 (Reference #23787760) - \$17,820.99

- I dispute the validity, accuracy, and legal enforceability of this alleged debt
- I dispute that I am the person responsible for this alleged debt
- I dispute the amount claimed

Account #23787807 (Reference #23787807) - \$5,785.42

- I dispute the validity, accuracy, and legal enforceability of this alleged debt
- I dispute that I am the person responsible for this alleged debt
- I dispute the amount claimed

DEMAND FOR DEBT VALIDATION

Pursuant to 15 U.S.C. § 1692g(b), I demand that you provide the following documentation for BOTH alleged debts:

1. Complete payment history showing all payments, credits, debits, and how the current balance was calculated
2. Original signed loan documents or other agreements creating the alleged obligation
3. Chain of title documentation showing how this debt was transferred from the original creditor to your company
4. Assignment agreements or bills of sale transferring ownership of these alleged debts
5. Name and address of the original creditor if different from the current creditor
6. Verification that your company is licensed to collect debts in Kentucky
7. Proof of your authority to collect on these specific accounts
8. Documentation showing the last payment made on each account, if any
9. Copy of any judgment obtained against me, if applicable
10. Verification that the alleged debts are within the applicable statute of limitations

CEASE COMMUNICATION DIRECTIVE

I hereby exercise my right under 15 U.S.C. § 1692c(c) to request that you CEASE ALL TELEPHONE COMMUNICATION with me regarding these alleged debts. All future communications must be in writing and sent to the address listed above.

LEGAL NOTICES AND DEMANDS

NOTICE: Until you provide the requested validation, you must cease all collection activities on these alleged debts pursuant to 15 U.S.C. § 1692g(b).

NOTICE: Any negative reporting to credit bureaus prior to providing proper debt validation may constitute a violation of the Fair Credit Reporting Act.

NOTICE: This is not an acknowledgment that I owe these alleged debts. I reserve all rights under federal and state law.

DEMAND: If you cannot provide the requested validation documentation, these alleged debts must be considered invalid and you must:

- Remove any negative reporting from my credit files
- Cease all collection activities
- Provide written confirmation that these accounts are closed

SETTLEMENT CONSIDERATION

Should you provide adequate validation and choose to discuss resolution, I may consider settlement offers significantly below the claimed amounts. However, any such discussions would be contingent upon:

- Your compliance with this validation request
- Cessation of all collection activities until validation is provided
- Agreement to remove all negative credit reporting upon resolution

RECORDKEEPING NOTICE

Please be advised that I am maintaining detailed records of all communications regarding these alleged debts, including dates, times, and content of any contacts.

I look forward to your prompt response with the requested documentation. Failure to provide adequate validation will result in my assumption that these alleged debts are invalid.

Sincerely,

David W. Biggers

ENCLOSURES: None

CC: My Records