Demand for Validation

This letter is used to place the burden of proof on the creditor or collection agency that the debt in question truly belongs to you based on contractual law. If the creditor or collection agency is unable to provide specific documents you may be able to delete the negative item from your credit report due to lack of documents.

Certified Mail Number: 0000-­‐0000-­‐0000-­‐0000-­‐0000

To Whom It May Concern,

I am formally requesting that you validate all tradeline notations you have submitted to the three major credit reporting agencies by “Name of Collection Agency ” or “Name of Original Creditor” for me, “Your Name Here”, for account number: Original Creditor Account Number .

Due to possible inaccuracies in these CRA reports, I must demand that the validation I hereby lawfully request be in the form of a notarized statement by a person with original knowledge of the debt as it was constituted and who can testify that the debt was incurred legally, was not subsequently disputed as a result of returned, faulty, or recalled consumer products, was not utilized as a profit-­‐loss tax deduction during the period it may have been payable, and was not claimed as a loss with any insuring entity during the period it may have been payable.

Please be advised that I am not requesting a verification that you have my mailing address; rather, I am requesting validation, i.e., competent evidence that I had some contractual obligations consumer protection encumbrance which incurred the original claims associated with this trade line.

Please know that you have 30 days from the tracked and confirmed delivery of this lawful notice to either answer these demands or to remove the associated negative trade line notations from the CRA reports. Any other action may constitute evidence of your intent to abridge one or more civil or other constitutional rights. Please be further advised that continued unsubstantiated reporting of possible inaccuracies to third parties may provide a basis for criminal complaints being filed in accordance with FDCPA, FCRA, and other federal statutes.

I look forward to a timely resolution to this matter.

Name: Your Name Here

Social Security Number: 000-­‐00-­‐0000

Date of Birth: MM/DD/YY

Current Address: Your Address City, State Zip

Previous Address: Address City, State Zip

Sincerely,

Your Signature Here

Date: MM/DD/YY 32