

[today's date]

[original creditor or name of collection agency if account was sold]

[creditor address]

RE: [account ex: *Citibank Mastercard*] account # [full account number]

*(if contacting a collection agency include the original acc. number, i.e., the Mastercard number in this case, and also include any acc. number assigned by the collection agency --this number would be on one of your collection letters)*

I am formally requesting that you validate all notations you have submitted to the three major credit reporting agencies by [name of collection agency or original creditor] for me, [your name], for account number XXXXXXXXXX.

Due to possible inaccuracies in these credit reporting agency 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 obligation sans consumer protection encumbrance which incurred the original claims associated with this tradeline.

I have enclosed two documents which will verify my address: a photocopy of a [your state] Driver's License and a photocopy of a recent [recent utility bill] statement.

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 tradeline notations from the credit reporting agency 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 and amicable resolution to this matter.

Sincerely yours,

Your Name Address City, STATE ZIP