

Debt Validation Follow-up letter to credit bureau

Your Name _____

Your Address _____

Your Phone # _____

Collector's Name _____ Date _____

Collector's Address _____

Dear Sir/Madam,

Re: Account Number _____

This letter is to dispute the debt account referred to above. There is a serious misunderstanding with the collection agency. While you are able to validate my debt, the collection agency has not been able to verify that I owe this debt. This is really strange! The debt is not mine.

I am enclosing copies of my requests to the collection agency wherein I have requested them to validate my debt. I'm also attaching receipts showing that I have sent these letter certified signature request. This debt is not mine and I have received no evidence of my obligation to pay this debt to the collection agency.

As per the FCRA, you need to verify the validity of this item within 30 days. If you cannot verify the validity, you are obligated by the law to remove this item before I am forced to take any sort of legal action.

In case you cannot verify the item as per the FCRA, and you continue to list the disputed item on my credit report, I may find it necessary to sue you for actual damages and declaratory relief under the FCRA. According to this regulation, I may sue you in a qualified state or federal court including small claims court in my area.

While I would prefer to not litigate, I may use the courts as required to enforce my rights under the FCRA.

Looking forward to an uneventful resolution in this matter.

Your Signature

Your Name