

Debt Validation Follow-up Letter to collection agency

Your Name _____

Your Address _____

Your Phone # _____

Collector's Name _____ Date _____

Collector's Address _____

Dear Collection Manager,

Re: Account Number _____

I have sent you a written request to validate my debt having account no. _____ on <date>.

According to the Fair Debt Collection Practices Act (FDCPA), I have the right to claim a validation of this debt and you are obliged to provide me with relevant documentation should you carry on your collection activities. Unfortunately, I have received no reply from you except the confirmation (by mail) that you did receive my request for validation of debt on <date>. However, the credit bureaus have already sent in their "verified" documents.

As per an opinion letter published by the FTC, reporting this collection is considered as collection activity. I hereby notify that you are now in violation of the FDCPA and subject to a fine of \$1,000 (refer to the Act for the updated value), which I can collect by filing a claim in the small claims court. I intend to follow through with the claim if I don't hear back from you within the next 15 calendar days.

This letter is to remind you that reporting such invalidated information to the credit bureaus can result in defamation of character, as any negative marking on my credit report would adversely affect my credit. I hope your legal staff will agree that non-compliance with this request could lead your company to serious legal trouble with the FTC and other state/federal agencies.

With regards,

Your Signature

Your Name