

**JOHN OR JANE DOE  
123 YOUR STREET  
YOUCITY, STATE ZIP**

**XYZ Company  
Address  
City, State Zip**

Certified Mail #: \_\_\_\_\_

Date: \_\_\_\_\_

**REF: DEBT VALIDATION DEMAND**

**RE: ACCOUNT #: 123456**

Greetings:

I am in receipt of a presentment from you, or your company dated Monday, August 17, 2015. By said communication you or your company has made a claim of agency to act on the behalf of a principal with standing and capacity to collect a debt to which you allege I am obligated. Please, do not construe this as a refusal to pay, but rather, as a notice of dispute of the alleged debt until you provide your bona fides.

I am aware of no obligation that I have to you or anyone else concerning the debt collection letter you sent to me. Until such time as you have established proof positive by best evidence that you hold agency, to act on behalf of a person with legal and equitable standing, and/or the legal capacity to collect on a debt owed by me, your authority to collect any alleged debt and the debt itself is hereby to be construed as in dispute.

In the future, please abate all attempts to contact me by phone. Make all communications by written letter, fax, or email. Do not call me on my cell phone, my home phone, and most importantly do not call my work or any of my friends or neighbors.

**EVIDENCE OF CONTRACT**

I hereby demand that you produce for my inspection, an original contract that establishes the existence of a debt to which I am obligated to you or your principal. Please notify me of a time and place convenient to both you and myself for the above referenced inspection.

In as much as you have made a pro-active claim of agency to collect on an alleged debt and I have, by this document, disputed said debt, it shall not be construed that I have voluntarily waived any rights or protections available to me in the instant matter. I will consider a failure on your part to timely and adequately respond to this inquiry as admission that no such obligation exists and that your action was fraudulent and without authority.

This demand shall be further construed to include demand for a complete listing of all negotiations of any beneficial interest in the above alleged obligation. Please include complete contact information for all persons or entities who now hold or who have ever held a beneficial interest in said obligation to include any and all allonges or other endorsements to said document.

1. If the above referenced claim of a debt obligation involves a claim of a debt concerning real property owned by myself, please make available for public inspection the original Deed of Trust or Mortgage document which you assert gives you or your principal a claim against the real

property belonging to requestor. Please include any and all assignments, transfers, or negotiations of said lien document along with an affidavit attesting that the original or originals presented for inspection represent all the originals created and that the assignments, transfers, and/or negotiations of said document represent all such transactions that have taken place concerning said document. Further, please provide best evidence of each transfer of legal or equitable holder status of this document to include a verified affidavit attesting that no party, not provided, now holds or has ever held a legal or equitable claim against the property.

2. In the event that security instrument has been created using the note as collateral for said security, please provide the name and contact information for any “document custodian” into whose care and custody the note representing the alleged debt obligation has been entrusted.

### **VERIFICATION**

Please validate this debt with an *affirmed and verified* certification of the following:

3. that all persons or entities who now hold or who have ever held a beneficial interest in the property purported to secure the above referenced debt have been identified to include current contact information for each;
4. that all amounts claimed for collection are proper and valid;
5. that all laws concerning the collection of said debt have been complied with.

### **DEBTOR DISPUTES ALL DEBT**

Please provide the above in a timely manner; requestor considers the need for the above to be urgent. In the event any deletions or redactions to any records occur, please provide the scope and substantive content of the records omitted from this request and the specific authority for the withholding of the requested information.

Until such time as the information requested herein is provided, requestor disputes the validity of lender’s lawful ownership, funding, entitlement, or right the current debt collector alleges. By debt, requestor is referring to the principal balance which debt collector claims requestor owes, the calculated monthly payment, calculated escrow payment and any fees claimed to be owed by lender or any trust or entity for which lender may service or subservice.

### **PLEASE BE ADVISED**

In as much as this letter is in response to a pro-active claim on your part, any failure to satisfy this request within 30 days will be construed as your absolute waiver of any and all claims against me, and your tacit agreement to compensate me for costs and attorney fees.

**Respectfully,**

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**JOHN DOE**

**JOHN OR JANE DOE  
123 YOUR STREET  
YOUCITY, STATE ZIP**

Date: \_\_\_\_\_

**Equifax  
P. O. Box 740241  
Atlanta, GA 30374-0241**

Greetings:

This letter is a formal complaint that you are reporting inaccurate credit information.

I am very distressed you have included the below information in my credit profile, due to its damaging effects on my good credit standing. Because of the mistakes on my credit report, I have been wrongfully denied credit recently.

The following information needs to be verified and deleted from the report as soon as possible:

XYZ Company                      Account No: 123456

Please delete the above information as quickly as possible.

**Respectfully,**

\_\_\_\_\_  
**JOHN DOE**

**JOHN OR JANE DOE  
123 YOUR STREET  
YOUCITY, STATE ZIP**

Date: \_\_\_\_\_

**TransUnion  
P. O. Box 1000  
Chester, PA 19022**

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XYZ Company            Account No:    123456

Please delete the above information as quickly as possible.

**Sincerely,**

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**JOHN DOE**

**JOHN OR JANE DOE  
123 YOUR STREET  
YOUCITY, STATE ZIP**

Date: \_\_\_\_\_

**Experian  
2220 Ritchey  
Santa Ana, CA 92705**

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The following information needs to be verified and deleted from the report as soon as possible:

XYZ Company

Account No: 123456

Please delete the above information as quickly as possible.

**Sincerely,**

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**JOHN DOE**