

Dear Sir/Madam,

Re: Account Number

I am writing to dispute the account referenced above. While you have been able to validate the debt with the collection agency, they have refused to respond to my requests for validation.

I am enclosing copies of my requests to the collection agency to validate my debt, along with copies of the receipts showing that they received my requests. This debt is not mine, and I have not received any evidence of my obligation to pay this debt.

Under the FCRA, you are required to validate this account within 30 business days. If you cannot verify the debt, you are obligated by law to remove this item. If you do not, I will be forced to take legal action against you.

If you cannot verify the item in accordance with the FCRA, and you continue to list the disputed item on my credit report, I will find it necessary to sue you for actual damages and declaratory relief under the FCRA.

I am looking forward to a speedy resolution of this matter.

Sincerely,

Your Signature

<br style="clear: both;">