

NOTICE <Certified Mail strip here # 7013 3020 0000 9133 6659>

From:
Tex Mason
PO Box 417
Placentia, Ca 98765

Debt Collector Company
123 Anytown, USA
Jonesworld, Ca 98765

January 10, 2015

RE: CUSTOMER ACCOUNT 000000000000 FOR TEX MASON

REQUEST FOR VALIDATION OF DEBT

Dear Jim Jones,

Your letter was received on 1 January 2014, alleging that I owe a debt to an original creditor named AT&B, now in collections with your organization under #0000123. I am unaware of any contract creating an obligation or indebtedness to ATB company, or Debt Collector Company.

So that I may further assist you, I am requesting that you validate the debt. Validation, *differs* from verification, whereas I am challenging the authenticity of debt you are attempting to collect. Provide me with a true copy of the authenticated contract with my signature at the address provided above.

NOTICE OF DISPUTE

I am disputing the principle and any interest of the alleged debt obligation and I am disputing any outstanding balance balance owed by us. Please update the record with Experian, Equifax, and Transunion that the principle, of this debt is in dispute.

Please correct the records with Experian, to reflect that the principle is in dispute, as to SSN ending in -XXXX, for Tex Lee Mason. If you are unable to validate the information within 30 days, the account must be deleted. This debt is considered to be invalid until I receive the contract, requested at the addresses provided above.

Please note the following:

Title 8 USC § 809. Validation of debts [15 USC 1692g] (b)

If the consumer notifies the debt collector in writing within the thirty-day period described in subsection (a) that the debt, or any portion thereof, is disputed, or that the consumer requests the name and address of the original creditor, the debt collector shall cease collection of the debt, or any disputed portion thereof, until the debt collector obtains verification of the debt or any copy of a judgment, or the name and address of the original creditor, and a copy of such verification or judgment, or name and address of the original creditor, is mailed to the consumer by the debt collector.

Sincerely

Tex Lee Mason, *Authorized Rep*

NOTICE <Certified Mail strip here # 7013 3020 0000 9133 6659>

Tex Lee Mason
Po Box 417
Anytown, CA 95432
(202)618-1204

To: Equifax Dispute
P.O. Box 105561
Atlanta, GA 30348

January 10, 2014

RE: Account # 4313070999610246, Credit Report # 0001000011.

Encl: (1) Notice of Dispute, to Debt Collector Company

NOTICE OF DISPUTE;

I am disputing the above information you are reporting in the credit file for Tex Lee Mason, with SSN ending in XXXX. The information you are reporting is inaccurate. For your record, please find the enclosed (1) Request for debt validation and Dispute, and notice that the Principal obligation on this account, \$3,000, is in dispute.

Please remove or correct the information according to your duties under the Fair Credit Reporting Act, Section 623(a)(1)(B), 623(b)(2), and 611(a)(1). This notice does not grant permission or authority to Equifax, to use or share my information with third parties.

Please note the following:

Title 8 USC § 809. Validation of debts [15 USC 1692g] (b)

If the consumer notifies the debt collector in writing within the thirty-day period described in subsection (a) that the debt, or any portion thereof, is disputed, or that the consumer requests the name and address of the original creditor, the debt collector shall cease collection of the debt, or any disputed portion thereof, until the debt collector obtains verification of the debt or any copy of a judgment, or the name and address of the original creditor, and a copy of such verification or judgment, or name and address of the original creditor, is mailed to the consumer by the debt collector.

Sincerely

Tex Lee Mason,
Authorized Representative