

YOUR NAME
YOUR ADDRESS

CREDITOR'S/DEBT COLLECTOR'S NAME HERE
CREDITOR'S/DEBT COLLECTOR'S ADDRESS HERE

To Whom It May Concern:

ACCOUNT- ACCOUNT # IF YOU HAVE IT AVAILABLE, DELETE THIS LINE IF NOT

I am writing this letter in response to the communication I received from a collector representing your agency last week. Your collector informed me that I owed you an alleged debt. When I questioned the collector regarding your rights to pursue this, I was curtly informed that your firm's policy did not permit any validation of the information regarding this alleged debt and under your corporate policy representatives were not required to provide me with any documentation supporting its validity.

After being threatened with legal actions by your employee, I contacted the United States CONSUMER FINANCIAL PROTECTION BUREAU; I spoke with a representative who explained my rights and the fact that your firm has received numerous complaints regarding your procedures and compliance standards. The representative also pointed out that your firm IS REQUIRED BY THE FDCPA to provide all of the following information this is NOW FULLY REQUIRED by tort law precedent - Haddad v. Alexander, Zelmanski, Danner & Fioritto, PLLC, --- F. 3d --- (6th Cir. 2014), 2014 WL 3440174 (6th Cir. Mich. 2014). He also provided me with a link to their site where I took this information verbatim and the procedure to report and initiate a regulatory action against your company for violation of the Fair Debt Collection Practices ACT!

Please supply the information below because I believe that your firm's handling of my payment and account information has been negligent and in violation of the Fair and Accurate Credit Transactions Act of 2003 (15 U.S.C. chapter. 41, subchapter. I § 1601 et seq).

- Provide verification and documentation that there is a valid basis for your firm's charge-off of this debt. For example, can you provide a copy of the written agreement that created the requirement to pay and stipulates your terms for the delinquent account?

The amount and age of the debt, and specifically who this debt is assigned to:

- A copy of the last billing statement sent at the time of the transfer or allocation of the goods, services, or money associated with this debt.
- State the maximum delinquency and when it was charged-off.
- Tell me according to your records when this debt became due and when it became delinquent. Please provide the five personal identifiers associated with this account including full legal name, address of record, date of birth, zip code and Social Security number (not truncated).
- Identify the date of the last payment made on this account and the amount of that payment.

- Have you made a determination that this debt is within the statute of limitations applicable to it? Tell me when you think the statute of limitations expires for this debt, and how you determined that.

Please describe in detail your firm's charge-off procedures as they apply under the Sarbanes-Oxley Act of 2002 (Pub.L. 107-204, 116 Stat. 74).

- If there has been any additional interest, fees, or charges added since the last billing statement, provide an itemization showing the dates and amount of each added amount. In addition, explain how the added interest, fees or other charges are expressly authorized by the consumer agreement creating the debt or are permitted by law.
- If there have been any payments or other reductions since the last billing statement, provide an itemization showing the dates and amount of each of them and how those reductions or payments were accrued in your firm's charge-off procedure.

Provide an updated Terms of Service Agreement for this account including specific amended sections and why those sections were changed.

Please describe your Credit Bureau Reporting system and the credit reporting mechanism your firm utilizes in regards to Metro-2 compliance between your firm and your contracted reporting entity (CRA).

Include a comprehensive explanation of the process and description of who handles the data entry, how that information is transmitted and whether the data entry function is outsourced.

If your firm OUTSOURCES your METRO-2 data-entry provide the name, contact address and location of that firm.

Does the responsible data-entry firm or department prescribe to the International Organization for Standardization IOS 9000 standards for quality and if so what is the adjunct certification number and date?

Please describe how your firm ensures comprehensive accuracy and input of all consumer data into the Metro-2 format and if there have been any recent issues (last 4 years) with data consistency or breaches in information transmission quality reported to you under your firm's CRB agreement with any Credit Reporting Agency.

Based upon information provided by at least one credit reporting agency, the probability of an end trace error in your report concerning the delinquency on this account is very high, therefore, please provide the LAST 4 Complete METR)-2 updates submitted to all three Credit Reporting Agencies on this account (In METRO-2 format including COMPLETE J-Segments and K-Segment with FULL End-Trace).

If you fail to provide all parts and requests of the information or documentation I have asked for, please stipulate why to each request including the authorized party that is refusing to comply or make such information available. I will understand that you are unable to confirm or document your claims but the reason or motive must be made clear including the responsible party under the tort law precedents of Respondeat superior.

If your firm CANNOT produce ALL of the above noted documentation in the allotted time frame, I will accept a written NOTIFICATION that you are suspending this account status. Said notification must INCLUDE a formal stipulation withdrawing your claim to this consumer account and your firm must note that you WILL not continue reporting the alleged debt or sell this debt. The WRITTEN NOTIFICATION must also be provided to all the major Credit Reporting Agencies (TransUnion, Equifax, and Experian). If you provide such written notification I will agree not to pursue immediate regulatory action and drop any further legal actions.

I have consulted with an attorney and know full well that your firm was put on notice of the enforcement of Haddad v. Alexander, Zelmanski, Danner & Fioritto, PLLC and that your firm WILL MEET all these requirements or face a possible regulatory action leading to the suspension of your operating rights for NON-COMPLIANCE . Your firm has 30 days to produce all of the requested documentation of your reporting procedure and standards. If your firm cannot or chooses not to respond to this validation demand and its conditions I will not hesitate to file suit and seek my own payday against your firm for malicious and inaccurate activities-see Fields v. Wilber Law Firm, Donald L. Wilber and Kenneth Wilber, USCA-02-C-0072, 7th Circuit Court, Sept. 2004.

Sincerely:

YOUR NAME