Date

Your Full Name

Authorized Agent for : put strawman name here  
Your Address  
City, State

Name of Debt Collector or firm  
Attention: President’s Name Here  
Physical Address (P.O. Box not allowed)  
City, State, Zip Code

Perpetual Claim Number: Your Reg. Mail Number goes here. Also, use this same # on all 4 of your letters

Re: Your letter dated \_\_\_\_\_\_\_\_\_\_\_

**NOTICE OF REQUEST FOR VALIDATION OF DEBT**

Greeting: President’s Name Here,

This is a request for validation as this alleged debt is in dispute.

I am not refusing to pay a debt which I lawfully owe, but I need validation of the debt before we can proceed.

Please see the attachment. I ran a forensic evidence analysis on your Presentment. I noted all the errors and defects. Please stop and correct your Presentment and mail me a corrected Presentment to me within thirty (30) days.

Please answer the following questions relating to the disputed account and return them to me within thirty (30) days, with your Affidavit which validates the answers.

If you need more time, or if you need any question restated, please make your request to me in writing.

This letter is your notice under the authority of The Fair Debt Collections Practices Act that contacting me again regarding the above referenced alleged debt, after the verifiable receipt of this notice without providing procedurally proper validation of the debt, establishes that you, President’s Name Here have used the United States Postal Service in a scheme of fraud by using one or more of the following: threat, intimidation, deception, enticement to coerce a person to commit some act, creating a legal disability where none exists.

However, I am willing to communicate with you as a consultant for a fee of $10,000 per letter, and $10,000 per phone call, so if you write or call again, absent the proof required below, it will comprise your contractual agreement to pay my consultation fees.

Please see below:

Please answer the questions below under penalty of perjury.

1. What is the name, occupation and mailing address of the person answering the following questions?  
   \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
2. Are you able to furnish me a copy of the contract which your company has with me in regard to this alleged debt? Yes or No \_\_\_\_\_\_\_\_\_\_\_\_   
   If “No” please explain why not: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
   \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
   \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
3. Identify what was loaned to me. Did you loan me cash, credit, or a debt instrument?  
   Answer here: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
4. Provide me a copy of presentment of the full account and general ledger statement signed and dated by the party responsible for maintaining the account of the alleged obligation that you are now attempting to collect, verified (sworn true, correct, and complete) by the party who made the entries.
5. Identify by name and address all persons, corporations, associations, or any other parties having an interest in legal proceedings regarding the alleged debt. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
   \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
6. Verify under penalty of perjury that as a debt collector are you proceeding with collection activity in the name of the original creditor? Yes or No: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
7. Obtain or provide verification from the original creditor, under penalty of perjury, that the creditor did *not receive reimbursement* from its insurance company in an amount exceeding the amount of the alleged debt, as is the customary policy of lenders; or in the case of an alleged criminal “judgment,” verify via the court’s fiscal office that the court was not reimbursed by an income stream resulting from the sale of bonds in the defendant’s name, as is the standard practice of courts.
8. Do you know and understand that certain clauses in a contract of adhesion, such as a so-called forum selection clause, are unenforceable unless the party to whom the contract is extended could have rejected the clause with impunity? Yes or No. \_\_\_\_\_\_\_\_\_\_\_\_\_\_
9. Do you know and understand that credit card contracts are a series of continuing offers to contract and as such are non-transferable? Yes or No. \_\_\_\_\_\_\_\_\_\_\_\_\_\_
10. Provide verification from the *original creditor* that you are authorized to act for them.
11. Do you know and understand that contacting me again after receipt of this notice without providing procedurally proper validation of the debt constitutes that you are knowingly breaking federal law in a scheme of fraud by advancing a writing which you know is false with the intention that others rely on the written communication to their detriment? Yes or No. \_\_\_\_\_\_\_\_\_\_\_\_\_\_
12. Do you know and understand that contacting me again after receipt of this notice without providing procedurally proper validation of the debt constitutes acceptance of my contract terms to pay me consulting fees of $10,000 per letter and $10,000 per phone call?   
    Yes or No. \_\_\_\_\_\_\_\_\_\_\_\_\_\_

Note: A copy of the consumer credit contract is not sufficient to validate the debt. Validation requires presentment of the account and general ledger statement signed and dated by the party responsible for maintaining the account. *Pacific Concrete F.C.U. v. Kauanoe*, 62 Haw. 334, 614 P.2d 936 (1980), *GE Capital Hawaii, Inc. v. Yonenaka* 25 P.3d 807, 96 Hawaii 32, (Hawaii App 2001), *Fooks v. Norwich Housing Authority 28 Conn*. L. Rptr. 371, (Conn. Super.2000), and *Town of Brookfield v. Candlewood Shores Estates, Inc.* 513 A.2d 1218, 201 Conn.1 (1986). and *Solon v. Godbole*, 163 Ill. App. 3d 845, 114 Ill. Dec. 890, 516 N. E.2d 1045 (3Dist. 1987).

Sincerely,

Signature: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  
Printed: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

cc: Consumer Response Center

Federal Trade Commission

Washington, D.C. 20580

Secretary of State for your state  
Address  
City, State, Zip Code