**Validate Debt Item – Creditor or Credit Bureau – Follow up after 60 days Example #1**

Creditor Name

Creditor Address

Creditor City, State, and Zip Code

Your Name

Your Address

Your City, State, and Zip Code

Date

Dear CREDITOR NAME,

Re: Account Name and Number

As I have not heard back from you in over 60 days regarding my notice of dispute dated <insert date>, and you have not supplied the demanded proof of the alleged debt, under the doctrine of estoppel by silence, *Engelhardt v Gravens (Mo) 281 SW 715, 719,* I may presume that no proof of the alleged debt, nor therefore any such debt, in fact exists.

In a good faith effort to resolve this matter amicably, I restate my demand for proof of the debt, specifically the alleged contract or the other instrument bearing my signature, as well as proof of your authority in this matter. Absent such proof, you must terminate this collection action and correct any erroneous reports of this debt as mine.

For the record, I state again that as I have no account with you, nor am I your customer, nor have I entered into a contract with you, I must ask for the following information:

1. Please evidence your authorization under 15 USC 1692 (e) and 15 USC (f) in this alleged matter.
2. What if your authorization of law for your collection of information?
3. What is your authorization of law for you collection of this alleged debt?
4. Please evidence your authorization to do business or operate in the state of Florida.
5. Please evidence proof of the alleged debt, including specifically the alleged contract or other instrument bearing my signature.

You have fifteen (15) days from receipt of this notice to respond. Your failure to respond, on point, in writing, hand signed, and in a timely manner, will work as a waiver to any and all of your claims in this matter, and will entitle me to presume that you sent your letter(s) in error, and that this matter is permanently closed.

You continued silence is unacceptable. Either provide the proof or correct the record to remove the invalid debt from my credit files with the three primary credit-reporting agencies. You are currently in violation of the Fair Credit Reporting Act and the Fair Debt Collection Act.

Failure to respond within 15 days of receipt of this registered letter will result in a small claims action against your company. I will be seeking $5,000 in damages for the following:

1. Defamation
2. Negligent Enablement of Identity Fraud
3. Violation of the Fair Credit Reporting Act

After obtaining the judgment against your company, I will obtain a Writ of Execution from the Sheriff’s office in your county and I will begin the process of attaching property or funds to satisfy the judgment.

For the purposes of *15 USC 1692 et seq.,* this Notice has the same effect as a dispute to the validity of the alleged debt and a dispute to the validity of your claims. This Notice is an attempt to correct your records, and any information received from you will be collected as evidence should any further action be necessary. This is a request for information only, and is not a statements, election, or waiver of status.

I affirm under penalty of perjury under the Laws of the Land for the United States of America, that the foregoing is true and correct, to the best of my knowledge and belief.

Thank you for your time,

YOUR SIGNATURE

YOUR FIRST AND LAST NAME