

[PLEASE DELETE] Instructions: Demand reinvestigation and validation demand to collection agency, failure warning using estoppel. Send this letter when collection agencies fail to validate debt but continue to report collection on your credit report.

Date

Name

Address

Collection Agency

Address

Re: **Account Number**

To Whom It May Concern:

This letter is to formally advise you that I believe your company has violated several of my consumer rights. Specifically, you failed to validate a debt at my request, which is a FDCPA violation and you continued to report a disputed debt to the Credit Bureaus: another FCRA violation. Not only have you ignored my prior requests for validation of debt but you continue to report this debt to the credit bureaus causing damage to my character.

This letter will AGAIN request that you follow the FDCPA and please provide the following validation of debt request:

- Proof of your right to own/collect this alleged debt**
- Balance claimed including all fees, interest and penalties**
- Contract bearing my personal signature**

As you may be aware, "Estoppel by Silence" legally means that you had a duty to speak but failed to do so therefore, that must mean you agree with me that this debt is false. I will use the Estoppel in my defense.

I expect to receive the proof requested above within 15 days of this letter. Should you again ignore my request for validation of debt I reserve the right to sue your company for violations of my consumer rights as specified under both the FDCPA and the FCRA. I may also seek damages from you if warranted.

Kind regards,

Type or Print Your Name