Date: August 27, 2013

YOUR NAME

YOUR ADDRESS

THEIR NAME

THEIR ADDRESS

Re: Acct # INFO

Dear Collector:

On you received a certified letter (fax) regarding a disputed claim and validation of the debt on the account describe above. **You have failed to comply with the Fair Debt Collection Practices Act, 809(b).**

You need to immediately remove the collection listing from all credit report agencies (TransUnion. Equifax, Experian) or I will file a lawsuit for violation of FDCPA, 809(b).

You have twenty (20) days from this letter to do so. A letter to that fact must be address to me to the above address.

Best regards,

YOUR NAME