

Cheatem Collections
123 Fagetaboutit Ave
Chicago, IL

17 April 2000

RE: Account 5145454156

Dear Sir or Madam:

I request that you CEASE and DESIST in your efforts to collect on the above referenced account (SEE letter attached). It is my personal policy not to deal with collection agencies and I will only deal with the original creditor of this account.

You are hereby instructed to cease collection efforts immediately or face legal sanctions under applicable Federal and State law.

GIVE THIS LETTER THE IMMEDIATE ATTENTION IT DESERVES (scumbag is optional)

Cordially

Scott Free

March 22, 2001

Equifax
1550 Peachtree Street
Atlanta, GA 30309

To Whom It May Concern:

Enclosed is a copy of the lawsuit that I filed against you in (my county) court on March 22, 2001. Currently the Pretrial Conference is scheduled for April 10th, 2001 at 9:30 A.M. in courtroom #33. The case number is (insert case #).

The reason the lawsuit was filed was due to a completely inadequate response from your company. When someone is the victim of identity theft, it is simply a nightmare trying to get false information removed from a credit file. I have contacted all of the false creditors listed on my credit file. I have challenged all of the false listings on my credit file. Nothing ever happens to fix the situation.

Over 90 days ago I wrote each the creditors in question and demanded proof that I am their customer. I asked for proof of the alleged debt, including specifically the alleged contract or other instrument bearing my signature. So far none of them has been able to provide such proof to me. I have sent follow-up letters to each of them and there is still no proof. I have attempted phone contact, but I simply get transferred around and nothing ever gets accomplished.

I have fully investigated my rights in this matter. 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. I have copies of the certified letters and dates prepared to bring to court on April 10th. Also, under the Fair Credit Reporting Act, these disputed items may not appear on my credit report if they cannot be supported by any evidence.

Under the Fair Credit Reporting Act, if they cannot verify the debt within 30 days, then it must be removed. Your letters to me claim to have 'verified' the debt, but this is in fact not true under law. Simply contacting the alleged creditor and asking them to match up numbers in their database is no sufficient verification for identity theft. Of course the information matches up. Someone clearly used my information without my authorization.

Now I am suing Equifax for being such a pain in the posterior to me. I have provided more than sufficient evidence to get these false accounts removed.

You may contact me before April 10th at (my phone number) or at my address listed at the top of this letter. This matter can be settled simply by your agreement to remove the false information from my credit file.

I require a response, on point, in writing, hand signed, and in a timely manner. If I get another pointless letter from you saying that it has already be 'verified' then there will be no more opportunity for negotiation. This will proceed in court until I have successfully proven to a judge that this false information must be removed from my credit file. I will also be aggressively pursuing the full judgment that I get against Equifax for violation of the Fair Credit Reporting Act and Defamation.

I have already won a similar lawsuit against Trans Union. Enclosed is a copy of that settlement. I will agree to a similar settlement with Equifax if you contact me before April 10th. If you accept the same terns as Trans Union did, then I will dismiss my lawsuit against Equifax and you will not need to appear in (my county and state).

The items to be removed from my credit report are listed as follows:

(listed 6 accounts and account numbers)

I look forward to your response.

Sincerely,

(my name)

To Whom it May Concern:

I am writing this letter to explain my late payments on my mortgage to XYZ mortgage company and to American Impressed in Jan 2000.

I am very distressed that this has ever happened to me, but I was <insert reason>. The circumstances drained my carefully put aside savings and I was forced to miss a payment because of it. My financial advisor told me not to tap into my 401K, and I was able to recover from this crisis and begin making on-time payments.

I have always prided myself in paying on time, and I have taken steps to put away more money in my savings account to guard against other unforeseen occurrences like this.

Sincerely,

your signature

AFTER THE COLLECTION AGENCY FAILS TO VALIDATE YOUR DEBT THE
LETTER TO SEND TO THE CREDIT BUREAUS

Assuming you have contacted the collection agency using our debt validation methods, and they have failed to send you adequate proof of your legal obligation to pay a debt, this is the letter you need to write to the credit bureaus.

Company

Address1

Address2

City, State Zip

Date

RE: Account XXXXX-XXXX-XXXXX

Dear Sir/Madame:

I am writing to dispute the account referenced above. I have disputed this account information as inaccurate with you, and you have come back to me and stated you were able to verify this debt. How is this possible? Under the laws of the FDCPA, I have contacted the collection agency myself and have been unable to get them to verify that this is indeed my debt.

I enclose copies of my requests to the collection agency, asking them to validate my debts, and the receipts showing that I sent these letter certified signature request. This debt is not mine and I was given no evidence of my obligation to pay this debt to this collection agency.

The FCRA requires you to verify the validity of the item within 30 days. If the validity can not be verified, you are obligated by law to remove the item. There is a clear case of unverified debt here, and I urge you to remove this item before I am forced to take legal action.

In the event that you can not verify the item pursuant to the FCRA, and you continue to list the disputed item on my credit report I will find it necessary to sue you for actual damages and declaratory relief under the FCRA. According to this regulation, I may sue you in any qualified state or federal court, including small claims court in my area.

While I prefer not to litigate, I will use the courts as needed to enforce my rights under the FCRA.

I look forward to an uneventful resolution of this matter.

Sincerely,

Signature

Your Name, Your Address, City, State Zip

enclosures

Your Name
123 Your Street Address
Your City, ST 01234

The Credit Bureau
Bureau Address
Anytown, State 56789

Date

Dear Credit Bureau,

This letter is a formal complaint that you are reporting inaccurate credit information.

I am very distressed that you have included the below information in my credit profile due to its damaging effects on my good credit standing. As you are no doubt aware, credit reporting laws ensure that bureaus report only accurate credit information. No doubt the inclusion of this inaccurate information is a mistake on either your or the reporting creditor's part. Because of the mistakes on my credit report, I have been wrongfully denied credit recently for a <insert credit type for which you were denied here> , which was highly embarrassing and has negatively impacted my lifestyle.

optional with the proof I'm attaching to this letter, I'm sure you'll agree it needs to be removed ASAP.

The following information therefore needs to be verified and deleted from the report as soon as possible:

CREDITOR AGENCY, acct. 123-34567-ABC
Please delete the above information as quickly as possible.

Sincerely,

your signature

Your Name
SSN# 123-45-6789
Attachment included.

Don't forget to provide proof if you have it!

Keep a copy for your files and send the letter registered mail.

In this letter, and all succeeding correspondence with the credit reporting agency, you need to get increasingly threatening.

Your Name
123 Your Street Address
Your City, ST 01234

Credit Bureau
Credit Bureau Address
Some City, Any State 56789

Date:

RE: Dispute Letter of Date you sent in first or subsequent requests

Dear Credit Bureau,

This letter is formal notice that you have failed to respond to my dispute letter of date. I sent this letter registered mail and have enclosed a copy of the return receipt which you signed on some date.

As you are well aware, federal law requires you to respond within 30 days. It has now been over that period since your receipt of my letter. As you are no doubt aware, failure to comply with federal regulations by credit reporting agencies are in serious violation of the Fair Credit Reporting Act and may be investigated by the FTC. Obviously, I am maintaining detailed records of all my correspondence with you.

I am aware that you may have misplaced my letters or have failed to respond to my letter because of an oversight due to the high volume of the requests you receive daily. If this is the case, I'm sure you'll want to handle this matter as soon as possible. For this purpose, I have included a copy of my original request, the dated receipt of your reception of the original letter and a copy of the proof verifying the incorrectness of the credit item you have mistakenly placed on my records.

The following information therefore needs to be verified and deleted from the report as soon as possible:

CREDITOR AGENCY, acct. 123-34567-ABC

Please delete this erroneous item from my credit report as soon as possible.

Sincerely,
your signature
Your Name
SSN# 123-45-6789

Don't forget to provide copies of your original letter and documentation!

March 13, 1998

Account Number: XXX-XX-9990

Dear Mr. Rip-Off Artist

This letter concerns the money I owe you. For the past three months I have received bills from you stating that I owe \$1000 for shoddy furniture which you refused to replace or repair. Because of the incredibly inferior condition of the merchandise I have received, I feel I owe you no more than \$200. It is obvious that there is a good faith dispute over this bill.

To settle this debt I will send you a check for \$200 with a restrictive endorsement and if you cash that check it will constitute an accord and satisfaction. In other words, You will receive from me a check that states "cashing of this check constitutes payment in full." If you cash this check, that check will take care of what I owe you.

Sincerely,

Ms. Outraged Customer

Re: Unauthorized Credit Inquiry

Dear American Express,

I recently received a copy of my TRW credit report. The credit report showed a credit inquiry by your company that I do not recall authorizing. I understand that you shouldn't be allowed to put an inquiry on my file unless I have authorized it. Please have this inquiry removed from my credit file because it is making it very difficult for me to acquire credit.

I have sent this letter certified mail because I need your prompt response to this issue. Please be so kind as to forward me documentation that you have had the unauthorized inquiry removed.

If you find that I am remiss, and you did have my authorization to inquire into my credit report, then please send me proof of this.

Thanking you in advance,

Jane Caveat-Debtor

To Whom it May Concern:

Steve S.

SSN XXX-XX-XXXX

Address: 1 E. Any Street, Anytown, USA

(Current address for last 5 years)

DOB: 1/1/00

I've just reviewed my credit report and have noticed there are several inaccurate items on my report:

Chase VISA Acct: xxxxx-xxxxx-xxxx-xxx:

This account is listed as being 30 days late. I have never been late on this account.

Sears Acct: xxxxx-xxxxx-xxxx-xxx:

This account is listed as being 30 days late. I have never been late on this account.

Universal Acct: xxxxx-xxxxx-xxxx-xxx:

This account is listed as being 30 days late. I have never been late on this account.

In addition, there are a number of credit accounts which have been inactive for more than 7 years. As you know, the FCRA states that all credit older than 7 years should be removed from my report. The following accounts should be removed:

Diner's Club Acct: xxxxx-xxxxx-xxxx-xxx:

GE Consumer Card Acct: xxxxx-xxxxx-xxxx-xxx:

Macy's Acct: xxxxx-xxxxx-xxxx-xxx:

I have enclosed a copy of my driver's licence as proof of identity.

Sincerely,

Steve S.

AGREEMENT TO COMPROMISE DEBT

Max Creditor, referred to as CREDITOR and Jane Doe, referred to as DEBTOR, agree to compromise the indebtedness as between them.

CREDITOR, hereby agrees to compromise the indebtedness due the CREDITOR on the following terms and conditions:

The CREDITOR and the DEBTOR agree that the present debt due is \$1436.18 (one thousand four hundred thirty six & 18/100 dollars). The parties agree that the CREDITOR shall accept the sum of \$1000.00 (one thousand & no/100 dollars) as full payment on the debt. The acceptance of the payment will serve as a complete discharge of all monies due. The payment shall be made in cash.

In addition, upon accepting of the \$1000, the CREDITOR will notify all Credit Reporting Agencies that account is PAID AS AGREED, and delete any entries showing this account as ever being late.

This compromise is expressly conditioned upon the payment being received by January 15, 2000. If the DEBTOR fails to pay the compromised amount by January 15, 2000, the original amount owed by the DEBTOR will be reinstated in full, and immediately due.

This Agreement shall be binding upon and inure to the benefit of the parties, their successors and assigns.

Dated: _____

Signature: _____

Max Creditor
CREDITOR

Signature: _____

Jane Doe
Debtor

In Re: Your name & Account #

Dear Collection Manager:

It has come to my attention through the credit bureaus that you claim I owe a debt to your agency. While I have yet to have the debt verified to me as legitimate through my right of the mini Miranda, I can however save us both some effort & time by "Settling the debt out".

Below is my offer. It is not a renewed promise to pay nor does it constitute any agreement unless you sign and return it. Note, I have not agreed yet that this debt is mine and have the option to seek further proof from your agency of this debt. It has also come to my attention that your agency regularly purchases debts in the course of doing business.

Suffice to say, you hold all the rights to report the debt to the credit bureaus as you see fit and you can change that listing at any time as the source reporting the debt.

I am sure you are aware of my right to dispute this debt and request full proof of the obligation. Paying this unverified debt to you means little to me if we cannot mutually agree that you will report the debt as mentioned below.

While I realize that your purpose is to collect debts as a collection agent, I am also aware of what a paid collection would represent for me, which is not favorable. That being said, I have concurred through the bureaus that you have the absolute right to report this debt as you see fit or not report it at all.

Please do not quote to me that you are unable to change the listing or I will be forced to cease and desist our communication and request full lengthy verification of the debt.

My goal is to arrange a term acceptable to both us since this debt is questionable.

I will pay your company the amount of \$xx as payment in full for the full satisfaction of this account. Upon receipt of the above payment, your company has agreed to change the entry on my credit reports to Paid, no lates. You further agree to remove all previous notation of delinquency.

If you concur with these terms please acknowledge with your signature and return it to me. You agree the terms herein are confidential and you have the authority to make such decisions. No payment will be made without written confirmation.

Upon receipt of this signed acknowledgment, I will immediately mail you funds priority mail. This is not a renewed promise to pay but rather a restricted offer only. If no terms can be met, no new arrangements will be made and the offer will be void.

Name of Creditor:

Signature of company officer

Date

Sincerely,
Name, Address, Social security number
Do not sign your name!