

Joe Public  
22833 E. West Dr.  
Aurora, CO 80000

Some Time Collections, Inc.  
17050 Constant Dr., Suite 101  
Dallas, TX 75235-4444

Date: January 29, 2008

Re: Acct # 000000000

To Whom It May Concern:

This letter is being sent to you in response to your communication. Please be advised that this is not a refusal to pay, but a notice sent pursuant to the Fair Debt Collection Practices Act, 15 USC 1692g Sec. 809 (b) that your claim is disputed and validation is requested.

This is NOT a request for "verification" or proof of my mailing address, but a request for VALIDATION made pursuant to the above named Title and Section. I respectfully request that your offices provide me with competent evidence that I have any legal obligation to pay you.

Please provide me with the following:

- \* What the money you say I owe is for;
- \* Explain and show me how you calculated what you say I owe;
- \* Provide me with copies of any papers that show I agreed to pay what you say I owe;
- \* Provide a verification or copy of any judgment if applicable;
- \* Identify the original creditor;
- \* Prove the Statute of Limitations has not expired on this account;
- \* Show me that you are licensed to collect in my Colorado;
- \* Provide me with your license numbers and Registered Agent;

At this time I will also inform you that if your offices have reported invalidated information to any of the 3 major Credit Bureau's (Equifax, Experian, or Trans Union) this action might constitute fraud under both Federal and State Laws. Due to this fact, if any negative mark is found on any of my credit reports by your company or the company that you represent I will not hesitate in bringing legal action against you for the following:

- \* Violation of the Fair Credit Reporting Act - reporting inaccurate information
- \* Violation of the Fair Debt Collection Practices Act - continuing collection activity on a debt which has not been validated

Also during this validation period, if any action is taken which could be considered detrimental to any of my credit reports, I will consult with my legal counsel for suit. This includes any listing any information to a credit reporting repository that could be inaccurate or invalidated or verifying an account as accurate when in fact there is no provided proof that it is.

**REQUEST FOR CEASE AND DESIST OF CONTACT BY YOUR OFFICE:** I would also like to request, in writing, no further contact, either in writing or telephone be made by your offices to my home or to my place of employment, unless it is to provide validation or release of liability of the debt. If your offices attempt telephone communication with me, including but not limited to computer generated calls and calls or correspondence sent to or with any third parties, it will be considered harassment and I will have no choice but to file suit.

It would be advisable that you assure that your records are in order before I am forced to take legal action. This is an attempt to correct your records; any information obtained shall be used for that purpose.

Best Regards,

Joe Public