



John Smith
123 Address
Chicago, IL 60007
301.222.2222

Chase Bank
123 Broadway
New York, NY 10003
03/1/19

Dear Sir,

Re: 12345

This is in response to your communication of 02/15/19, a copy of which is enclosed along with a copy of the certified letter. On 01/15/19 I sent you a letter requesting validation of the above account and mailed it on 02/1/19.

Under the Fair Debt Collection Practices Act, you are required to respond to my request for validation within 30 days of receipt of my communication. However, it has been more than 30 days, and I have yet to receive a response. Under both State and Federal consumer law I have the right to get have my debt validated, and you are obligated respond within the statutory time limit.

Failure to respond to my requests for validation is a violation of the Fair Credit Reporting Act and may result in an investigation of your company by the Federal Trade Commission.

Any attempt to collect on this debt without properly validating would be in violation of the FDCPA and State consumer protection laws. Should you continue to attempt to collect this debt without validation, I have the right to sue you in small claims court and subject you to a fine of \$1000 per violation, as well as my attorney fees and court costs as damages.

In addition, I would like to remind you that you are legally obligated not to report a debt that has not been properly validated to any of the credit bureaus. I understand that due to the high volume of communications you receive, my previous communication may have been misplaced or not yet reviewed due to an oversight. However, I am sure you wish to resolve this matter as quickly as possible and avoid any unnecessary complications. Should you fail to respond to this letter within 15 business days, I will not hesitate to report these violations my State's Attorney General, the Federal Trade Commission, and file a complaint with the Better Business Bureau.

Sincerely,

John Smith