

USPS REGISTERED MAIL TRACKING No

Countrywide Home Loans. Inc
7105 Corporate Drive
PTX-B-209
Plano, Tx 75024

Marc Your Name
address
address

Attn: Unknown—Unsigned Correspondence Received
May 27, 2009
Re: Your account # _____

A collection letter was received from your office.

You are hereby in receipt of notice under the authority of the Fair Debt Collections Practices Act regarding your above referenced file number that part, or all, of the alleged debt is DISPUTED and hereby demand validation and verification, in writing, as follows:

- 1) A copy of the ORIGINAL signed contract and other supporting documentation that gave rise to the alleged obligation Countrywide Home Loans. Inc is claiming owed.
- 2) Statement, under penalty of perjury:
 - a.) that your client is the bona fide party in interest of the contract and will produce said ORIGINAL signed contract (#1 above) for my own and a judge's inspection should there be a trial to contest these matters.
 - b.) the name and address of all persons, corporations, associations, legal firms or any other parties and entities having an interest in the collection or legal proceedings regarding the alleged debt.
 - c.) that as a debt collector you have not purchased evidence of debt and are proceeding with this collection activity solely in the name of the original contracting party.
 - d.) that you know and understand that certain clauses in a contract of adhesion are unenforceable unless the party to whom the contract is extended could have selectively rejected the clause.
 - e.) and provide written verification from the stated creditor that you are authorized to act on their behalf in this debt collection action.
 - f.) That Countrywide Home Loans Inc has taken reasonable and prudent diligence to verify that the amount claimed owed is in fact a legitimate debt prior to instigating this action and making said claims, and that all relevant correspondence has been reviewed prior to initiating this claim.
- 3) Production of the account and general ledger statement showing the full accounting of the alleged obligation you are attempting to collect from me, signed and sworn by the person responsible for maintaining these records and having first hand knowledge as to their accuracy and authenticity, and able to testify under oath to that effect.

Contacting me again after receipt of this notice without providing procedurally proper validation of the alleged debt constitutes a scheme of fraud by advancing a writing that you know or should know is false, with the intention that the courts and/or others rely on the written communication to impair or damage my credit rating, my reputation, my standing in the community as well as intentionally inflicting financial and emotional harm upon me. I take this notice, and my rights, very seriously and expect Countrywide Home Loans Inc. to

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do the same.

Your firm is now the **third** debt collection firm to contact me in regards to this alleged debt. I have requested the exact same information from each firm and to date have received no response. In the event that this debt is not validated by you as required by the Fair Debt Collections Act, you have a legal responsibility to terminate the claim and correct any negative credit reporting which may have been made in connection with this alleged debt. You may want to obtain a legal opinion on this, but I believe that would constitute a scheme of fraud if this debt were to be resold; assuming that **Countrywide Home Loans Inc.** has in fact purchased evidence of debt in this matter.

I also will not respond to any future correspondence which is not signed or does not indicate who at your firm has sent the demand for payment.

I expect responses within 10 business days of receipt of letter to the above confirmations and that they be made in writing and sent via certified mail to the address listed below. Alternately, a letter from your firm that the matter has been satisfied and that any adverse credit reporting relating to this transaction has been expunged by the three major credit reporting agencies and any other agencies.

Sincerely,

By: _____
Your Name (Authorized Representative)

ACKNOWLEDGEMENT OF NOTARY

Maricopa County

Arizona State

On the **twenty-eight day of May**, Two Thousand, Ten, before me,

_____, a Notary

Name, Title of Officer of Notary Public

Personally appeared _____ known to me (or proved to me on the basis of satisfactory evidence of identification) to be the living man whose name is subscribed upon these instruments) and acknowledged to me that **he** executed the same in **his** authorized capacity; and by **his** signature of this instrument _____ has acted on behalf of the person who executed this instrument.

Witnessed, my hand and official seal.

_____, SEAL

My Commission Expires: _____

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