

RE:

Demand to Cease and Desist Collection Activities Prior to Validation of Purported Debt

Pursuant to the Fair Debt Collection Practice Act, 15 U.S.C. §§ 1601, 1692 et seq., this constitutes timely written notice that I decline to pay the attached erroneous purported debt which is unsigned and unattested, and which I discharge and cancel in its entirety, without dishonor, on the grounds of breach, false representation and fraud.

15 U. S C. § 1692 (e) states that a "false, deceptive, and misleading representation, in connection with the collection of any debt," includes the false representation of the character or legal status of any debt and further makes a threat to take any action that cannot legally be taken, a deceptive practice.

Such Notice omits information which should have been disclosed, such as vital citations, disclosing the agency's jurisdictional and statutory authority. Said Notice further contains false, deceptive and misleading representations, and allegations intended to intentionally pervert the truth for the purpose of inducing one, in reliance upon such, to part with property belonging to them and to surrender certain substantive legal and statutory rights. To act upon this Notice would divest one of his/her property and their prerogative rights, resulting in a legal injury.

Pursuant to 15 U.S.C. § 169 (g) (4) Validation of Debts, if you have evidence to validate your claim that the attached presentment does not constitute fraudulent misrepresentation and that one owes this alleged debt, this is a demand that, within 30 days, you provide such validation and supporting evidence to substantiate your claim. Until the requirements of the Fair Debt Collection Practices Act have been met and your claim is validated, you have no jurisdiction to continue any collection activities.

This is constructive notice that, absent the validation of your claim within 30 days, you must cease and desist any and all collection activity and are prohibited from contacting me, through the mail, by telephone, in person, at my home, or at my work. You are further prohibited from contacting my employer, my bank, or any other third party. Each and every attempted contact

in violation of this Act, will constitute harassment and defamation of character and will subject your agency and/or board, and any and all agents in his/her/their individual capacities, who take part in such harassment, and defamation, to a liability for actual damages, as well as statutory damages of up to \$1,000 for each and every violation, and a further liability for legal fees to be paid to any counsel which I may retain. Further, absent such validation of your claim, you are prohibited from filing any notice of lien and/or levy and are also barred from reporting any derogatory credit information to any Credit Reporting Agency, regarding this disputed purported debt.

Further, pursuant to the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 (g) (8) as you are merely an "agency," or board, acting on someone else's behalf this is a demand that you provide the name of the original "principal," or "holder in due course," for whom you are attempting to collect this debt.

I, hereby, attest that, to the best of my knowledge and belief the above information is true and correct.

Date / /

/s/