

JOHN SMITH
1234 Main Rd
Anytown, MO 12345

PMI MORTGAGE SERVICES
7101 College Blvd. Suite 1400
Overland Park, KS 66210

Date: 01/11/08

SENT VIA REGISTER MAIL # 6123-456-6785-6789-1234
RETURN RECEIPT REQUESTED

Re: Loan# 1234567- Mortgage Servicing Company

To Whom It May Concern:

This letter is being sent to you in response to a notice sent to me on June 16, 2008. Be advised that pursuant to the Fair Debt Collection Practices Act, 15 USC 1692g Sec. 809 (b) your claim is disputed and validation is requested.

I respectfully request that your office provide me with evidence that I have any legal obligation to pay this alleged debt.

Please provide me with the following:

1. What the money you say I owe is for;
2. Explain and show me how you calculated what you say I owe;
3. Provide me with copies of any papers that show I agreed to pay what you say I owe;
4. Identify the original creditor;
5. Show me that you are licensed to collect in my state;
6. Provide me with your license numbers and Registered Agent;

I am also requesting that no telephone contact be made by your office to my home, cell phone, or to my place of employment. If your office 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 shall seek legal remedy. All future communications with me MUST be done in writing and sent to the address noted in this letter by USPS.

Best Regards,

JOHN SMITH