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| |  |  | | --- | --- | | LVNV FUNDING, LLC  Dispute and Validation Requests  55 Beattie Pl,  Greenville, SC 29601 |  |   **VALIDATION AND CEASE AND DESIST AND DO NOT CONTACT MY CREDIT**  ***Re: Validate and Cease and Desist***  ***Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***  ***Address: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_***  ***Account Number: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*** |

Dear LVNV Funding:

I received a collection letter and email from your office. I would like you to validate the debt and verify for each owner with proof that the specific debt of mine is inside any assignment in the chain of title from the original creditor to you. Contacting my credit is a recognized form of debt collection and is not allowed until the debt is validated under 15 USC 1692g(b). This is also a violation of 15 USC 1692e(8) as you have not provided proof that you own or a have a right to collect upon the debt. So, please don’t contact my credit reports.

By contacting my credit, you will have violated the Fair Credit Reporting Act (FCRA) by **contacting my credit without a permissible purpose** as you have failed so far to provide ownership proof of your ownership of the debt as the validation laws under the FDCPA require.

As you should know under 15 USC 1692g(a) the CFPB recently increased the requirements of a debt collector’s validation response to the following:

* Name and mailing information of the debt collector; and
* Name of the creditor to whom the debt is owed; and
* Account number (if any) associated with the debt; and
* An itemization of the current amount of the debt that reflects interest, fees, payments, and credits since a particular date that you may be able to recognize or verify with records; and
* The current amount of the debt as of when the validation notice is provided.

**PURSUANT TO THE FDCPA, I WOULD LIKE THE FOLLOWING PROVIDED:**

* **THE NAME AND ADDRESS OF THE ORIGINAL AND CURRENT CREDITOR**
* **VERIFICATION OF THE OWNER OF THE DEBT**
* **THE AMOUNT THAT YOU ARE SEEKING TO COLLECT**
* **ANY ASSIGNMENT PAPERWORK SHOWING THE ORIGINAL CREDITOR WITH MY NAME AND ORIGINAL ACCOUNT NUMBER ON THE ORIGINAL DEBT**
* **ALL INFORMATION ON THE SECURITIZATION OF THE DEBT AND PROOF THE DEBT WAS ASSIGNED BACK TO THE ORIGINAL CREDITOR AND OWNER OF THE DEBT**

**UNDER FEDERAL LAW**: Pursuant to *Haddad v. Alexander, Zelmanski, Danner & Fioritto, PLLC*, 13-2026, 2014 WL 3440174 (6th Cir. July 16, 2014), and 15 USC 1692g(b), you are required to cease and desist from collecting upon the debt (including contacting a debtor’s credit) until you properly validate and verify the debt amount. **DO NOT CONTACT MY CREDIT FOR ANY REASON UNLESS YOU ARE DELETING THE DEBT**.

Thank you for your immediate cooperation in properly validating the debt and showing me who owns the debt and not an “account.”

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MARSHALL LAMBERTSON