

Below please find Lee Harrison's Collection Agency Demand Form Template.

Simply fill in this form and mail it to the respective collection agency.

This form is provided free of charge to clients of Lee Harrison Credit Restoration. You can pursue action against the collection agencies yourself, using this form; or Lee Harrison Credit Restoration will pursue action on your behalf for the fee of \$75.00 per collection agency.

This fee is for services now and in the future, and includes any and all follow up work.

YOUR NAME
YOUR ADDRESS

DATE

Name of Collection Agency
Address of Collection Agency

DEMAND FOR IMMEDIATE ACTION OR COMPENSATION

ATTESTED TO BY (Insert Your Name Here) State of _____

RE: Your Name
Social Security Number: # _____ DATE OF BIRTH _____

VIA US CERTIFIED MAIL

Dear; (Insert Collection Agency Name Here):

This notice is a form of action, a DEMAND FOR COMPENSATION IN THE AMOUNT OF \$_____ due to your persistence in reporting inaccurate credit information and violating the fair credit reporting act.

Again, the following entries are INCORRECT and must be deleted:

Alleged Creditor/Account: _____

Alleged High Credit: _____

Allegedly Opened: _____

Repeat above for as many inaccurate entries as you have

Therefore, I must inform you of the following:

As previously requested from you, you have not evidenced your authorization under 15 U.S.C 1692(e) and 15 U.S.C 1692(f) in this matter.

You have NO authorization of law for your collection of information.

You have NOT, as previously requested, evidenced your VERIFIABLE PROOF AS TO THE SOURCE OF THE ABOVE REFERENCED ACCOUNTS.

You have NOT, as previously requested, evidenced ANY proof of the alleged debts, for which you have reported on the consumer credit file on which you are keeping on me.

These items have been on the consumer credit file on which you are keeping on me FOR OVER ONE YEAR.

Letter to (Insert Collection Agency Name Here)

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RE: Your Name

Social Security Number: # _____ DATE OF BIRTH _____

VIA US CERTIFIED MAIL

Having DEROGATORY CREDIT ACCOUNTS on the consumer credit report on which you are keeping on me has caused UNNECESSARY AND UNWARRANTED damage to me AND MY PERSONAL CREDIT.

These uncorrected issues have taken many hours of my time of which I have had to request, through appropriate channel that these erroneous items be DELETED. YOU, (collection agency name), HAVE SHOWN NO REGARD FOR MY REQUESTS.

YOU, (collection agency name), have demonstrated wanton disregard for the Fair Credit Reporting Act by taking NO steps to promptly remove these erroneous credit report entries.

Therefore, I am demanding IMMEDIATE DELETION OF THE HEREIN REFERENCED ERRONEOUS ACCOUNTS OR compensation from YOU, (collection agency name), in the amount of \$_____ to cover compensatory damages, specifically, but not limited to my being barred from taking advantage of To days low interest rates for home loans.

If this demand is not met within 14 days from your receipt of this demand, I will, on the 15th day, file in our Court System against you.

Please be advised, I have copies of my previous requests that the aforementioned erroneous and illegal credit entries be removed from the consumer credit report on which you are keeping on me.

This demand is based on the following:

o 619. Obtaining information under false pretenses [15 U.S.C ss 1681q]
Any person who knowingly and willfully obtains information on a consumer from a consumer reporting agency under false pretenses shall be fined under title 18, United States Code, imprisoned for not more than 2 years, or both.

o 617. Civil liability for negligent noncompliance [15 U.S.C ss 1681o]
(a) In general. Any person who is negligent in failing to comply with any requirement imposed under this title with respect to any consumer is liable to that consumer in an amount equal to the sum of
(1) any actual damages sustained by the consumer as a result of the failure;
(2) in the case of any successful action to enforce any liability under this section, the costs of the

Letter to (Insert Collection Agency Name Here)

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RE: Your Name

Social Security Number: # _____ DATE OF BIRTH _____

VIA US CERTIFIED MAIL

action together with reasonable attorneys fees as determined by the court.

(b) Attorneys fees. On a finding by the court that an unsuccessful pleading, motion, or other paper is filed in connection with an action under this section was filed in bad faith or for purposes of harassment, the court shall award to the prevailing party attorneys fees reasonable in relation to the work expended in responding to the pleading, motion, or other paper.

o 602. Congressional findings and statement of purpose [15 U.S.C. ss 1681

The banking system is dependent upon fair and accurate credit reporting. Inaccurate credit reports directly impair the efficiency of the banking system, and unfair credit reporting methods undermine the public confidence which is essential to the continued functioning the banking system.

About the Debt Collection Practices Act, [15 U.S.C 1692]

This Act strictly regulates the debt collectors actions in acquisition of location information, communication in connection with debt collection, harassment or abuse, false or misleading representations, unfair practices, validation of debts, legal actions by debt collectors. A creditor in violation this act may face civil liability.

The Privacy Act of 1974

Sec. 2(a) The Congress finds that-

(1) the privacy of an individual is directly affected by the collection, maintenance, use, and dissemination of personal information...(3) the opportunities for an individual to secure employment, insurance, and credit, and his right to due process, and other legal protections are endangered by the misuse of certain information systems...

I am in expectation of *finally* getting your attention to this urgent matter. I may be contacted via mail at the address at the heading of this notice if you have any questions.

Until then I am,

(your name)

ALL RIGHTS RESERVED UNDER UCC 1-207

cc: Federal Trade Commission