

Date: February 20, 2018

**From:**

Cynthia Kay Haynes  
c/o RR 3 Box 7833  
Doniphan, Missouri Republic nearby [63935]  
Non-domestic, without the UNITED STATES

**Principal**

**TO:** C. F. O. for  
US BANK, INC., et al, ect.  
P. O. Box 108  
St Louis, MO 63166-0108

**Respondent**

RE: US BANK, INC., Account # 4037-8400-7993-3345

To Whom It May Concern:

Please note that this is not a refusal to pay off the account but a notice sent as per the Fair Debt Collection Practices Act (FDCPA), 15 USC § 1692 (G) Section 809 (B). This notice states that your claim is disputed and validation of your claim is required.

This notice is not a request for verification of the account or proof of my mailing address but a request for validation made pursuant to the FDCPA laws. I humbly request that your agency / office sends me valid proof of claim that I am legally obligated to pay you.

**Please provide me with the below mentioned items:**

- The amount you claim the Respondent owes you
- An explanation showing me how you have computed the amount
- Copies of any documents that prove I agreed to pay the alleged amount
- The identity of the original creditor
- Confirmation that the account has not crossed the statute of limitations (SOL) period
- Evidence that you are a licensed debt collector
- Evidence of your license numbers and your *registered* agent

I would like to inform you that in case your agency has reported invalidated account information to any of the three main credit bureaus such as TransUnion, Equifax, Experian, then it will be regarded as fraudulent action under both federal and state statutes. Due to this reason, if any negative item is reported to any of my credit reports by your agency or the agency you represent, then I will be compelled to take legal steps against you for the below mentioned reasons:

- Violation of the Fair Credit Reporting Act (FCRA)
- Violation of the FDCPA

- Defamation of character

If your agency can provide me with the requested documents, I will need a minimum of thirty (30) days to investigate this information, and during this period of time, all collection activities must be stopped.

I would like to further inform you that if any action is taken during the validation period which could be regarded as detrimental to any of my credit reports, then I will seek advice about initiating a potential lawsuit. This includes listing any information on my credit report that could be incorrect or invalidated, or as confirming an account is correct when, in fact, there is not provided evidence that it is correct.

Also, I request that you provide evidence that I must pay you in anything other than appropriate commercial paper should the debt be proven valid because to my knowledge the U. S. Congress provided the appropriate solution for me to settle my debts via the remedy in House Joint Resolution (HUR) 192 of June 5, 1933.

If your agency fails to respond within ten (10) days from the date of your receipt of my notice and affidavit, then the account information must be completely deleted from any credit report, and a copy of such deletion request should be sent to me at once, or I will take legal action.

I would also like to request, in writing, that no calls should be made by your agency or company at my residence or workplace. If your agency attempts or makes unlimited computer generated calls to me or to any third parties, then it will be considered harassment, and I will have no option but to file a lawsuit. All future communications with me should be done in writing and sent to the address mentioned in this letter. Further, any future correspondence must be made in the form of a commercial affidavit under penalty of perjury and sent by certified mail. Any other form of service will be deemed defective upon its face.

It would be advisable that you assure your records are in order before I am forced to take legal action. This is an attempt to correct your records. Any information obtained will be used for that purpose.

Respectfully,

Cynthia-Kay: Haynes