Your Full Name

 Address

 City, State Zip Code

 May 27, 2025

“Collector’s Name”

Collector’s Address

Collector’s City, State, Zip Code

Reference Account No: XXXXXXXXXX

TO WHOM IT MAY CONCERN:

**“Notice of Debt Dispute”**

 To dispute a debt, I am required to dispute the debt, within 30 days, in writing. The attached letter was received on May 23, 2025, therefore this “Debt Dispute” is timely filed.

Source: “Fair Debt Collection Practices Act” (FDCPA) 15 U.S.C. 1692.

This “Debt” is now lawfully disputed.

**I do not acknowledge this debt and request verification of it.**

**1. Debt Validation:**

I, now exercise my Common Law Right to request proof that I owe this debt and that you as the “Collector” have the legal right to collect it.

**a.** I refuse all “Contracts” with “Third Party Debt Collectors”, only the “Original Creditor” has the “Common Law Right” to collect a debt.

**b.** In Missouri, the statute of limitations for collection of a “Promissory Note” is ten years.

**2. Name and address of “Original Creditor”:**

Upon written request, a “Collector” must stop all collection efforts until he or she mails a consumer a copy of a “Judgment” issued by a court of proper jurisdiction and authority of law establishing a “Debt” is owed. This is the “Common Law Duty” of the “Original Creditor”.

**a.** Under UCC Regulations only the original wet ink signed contract, can establish a debt is owed and only the “Original” is accepted in a “Common Law Court of Record” as proof of a debt. When monetized the “Original Promissory Note” is stamped on the back “Non-Redeemable” establishing the debt is paid or if not stamped a debt it owed. Copies can be altered so only the “Original Contract” can establish a debt is owed. Of course, collecting a debt already paid is prohibited by R.I.C.O. .

**b.** Under the FDCPA, I am entitled to an audit of the account , to validate the debt, including; 1) all payments, 2) monetization of the debt, 3) any sales of the account to “Third Party Debt Collectors” and 4) the current balance based upon the accounting record of the “Original Creditor”.

**c.** I request an audit of the account showing all debits, credits, interests and all penalties imposed.

**3. Fraud:**

By seizing Social Security, without a “Judgment” of a lawful “Court”, a violation of the “Fair Debt Collection Practices Act”, by “unfair” seizure of property without due process of law is a violation of the 4th Amendment. For a “Debt Collector” to claim authority to seize Social Security without a lawful Judgment is “Fraud” 18 U.S.C. 1001.

**4. Notice:**

The “Collector” is hereby given Notice to cease and desist from your “unfair” collection practices under penalty of law. Any seizure of holdings will constitute “Conspiracy against rights” 18 U.S.C. 241, “Deprivation of rights under color of law” 18 U.S.C.242 and “Extortion” under R.I.C.O. 18 U.S.C. 1951(a)(b)(1) and (2). Should you persist a “Criminal Complaint” will be filed in a “Common Law, Court of Record” presided over by the “Magistrate Donald John Trump”.

**5. Evidence of a Crime:**

By your letter attached, you have provided evidence that you are engaged in “Criminal Conduct” under fraudulent claims you can seize my Social Security Benefits without a lawful judgment of a court. Therefore I demand validation of the debt as outlined above within 30 days or a “Notice of Termination of Debt” to “Cure” this controversy. Failure to act within the law will establish proof of unlawful debt collection.

**6. All Rights Reserved:**

I reserve all rights including the 7th Amendment Right to a “Common law Trial by Jury” of this matter that exceeds twenty dollars.

Notice to the agent is notice to the principal.

Notice to the principal is notice to the agent.

All are with knowledge without excuse.

Respectfully Submitted.

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

First Last Name

Mailing Address

City, State, Zip Code

Mailing Instructions:

You must mail this “Registered Mail”

In the upper Header you see a USPS Tracking No.

When you mail this Registered you activate the Commercial Instrument that can be filed in Court as terms agreed to by the “Collector”. That places the Judge under UCC Regulations that requires the “Original Promissory Note” to be presented to establish a debt is owed. You must refuse all copies and demand the original.

Third party debt collectors only have copies, the “Original Creditor” cannot present the “Original Promissory Note” because the stamp will prove their “Fraud” to collect a debt already paid by the “Non Redeemable” Stamp on the reverse side. They will try to present a copy, but state that has been altered and demand the original to compare it to.