

September 20, 2015

Debt Collector
1234 Industrial Blvd.
Portland, OR 97204

RE: Bankruptcy Automatic Stay Letter
In re John Public, Case No. 15-12345-fra7

Ladies and Gentlemen,

Your continued harassment is in violation of the automatic stay entered in my bankruptcy case.

Please cease and desist all future collection efforts and immediately have your attorney contact my attorney, Michael Fuller, 503-201-4570, PO Box 2316, Portland, OR 97208.

Thank you.

John Q. Public

Full Legal Name: John Quincy Public
Social Security No.: 555-55-5555
Date of Birth: 01-01-1962

September 20, 2015

Debt Collector
1234 Industrial Blvd.
Portland, OR 97204

RE: Bankruptcy Discharge Order Letter
In re John Public, Case No. 15-12345-fra7

Ladies and Gentlemen,

Your continued harassment is in violation of the attached discharge order entered in my bankruptcy case.

Please cease and desist all future collection efforts and immediately have your attorney contact my attorney, Michael Fuller, 503-201-4570, PO Box 2316, Portland, OR 97208.

Thank you.

John Q. Public

Full Legal Name: John Quincy Public
Social Security No.: 555-55-5555
Date of Birth: 01-01-1962

Enclosure: Discharge Order

September 20, 2015

Credit Card Company
[Billing Inquiries Address]
[Billing Inquiries Address]

RE: FCBA Dispute Letter

Ladies and Gentlemen,

I dispute a billing error in the amount of [\$ XXX.00] on account number [XXXXXXXX1234]. The amount is inaccurate because *[the interest is too high, I never agreed to pay for the charge, I already paid the balance, etc.]*.

Please see the attached documents in support of my dispute: *[sales slips, payment records, credit reports, receipts, original agreement, etc.]*.

This request is very important to me because if this billing issue is not addressed immediately, ... *[my credit could be impacted, my family will continue to be stressed out, I can't use my credit card, I may incur additional erroneous fees and interest, etc.]*.

Thank you.

John Q. Public

Full Legal Name: John Quincy Public
Social Security No.: 555-55-5555
Date of Birth: 01-01-1962
Current Address: 5678 Consumer Drive, Portland, OR 97204
Current Phone No.: 555-555-5555

September 20, 2015

Equifax
PO Box 740241
Atlanta, GA 30374

RE: FCRA Credit Report Dispute Letter

Ladies and Gentlemen,

I dispute the credit information referenced below because... [*the debt was included in bankruptcy, the account belongs to someone else, the balance is incorrect, etc.*]:

Account No.: XXXXXXXX1234
Original Creditor: Capital Chase Bank, N.A.

Please see the attached documents in support of my dispute: [*bankruptcy discharge order, credit reports with errors circled, collection letters, original agreement, etc.*]

Please immediately investigate this dispute and correct my credit report. This dispute is very important to me because if this credit information is not corrected immediately, ... [*I won't be able to refinance my home, I won't be able to obtain credit, I can't realize my fresh start after bankruptcy, etc.*].

Thank you.

John Q. Public

Full Legal Name: John Quincy Public
Social Security No.: 555-55-5555
Date of Birth: 01-01-1962
Current Address: 5678 Consumer Drive, Portland, OR 97204
Current Phone No.: 555-555-5555

September 20, 2015

Experian
PO Box 2002
701 Experian Pkwy
Allen, TX 75013

RE: FCRA Credit Report Dispute Letter

Ladies and Gentlemen,

I dispute the credit information referenced below because... [*the debt was included in bankruptcy, the account belongs to someone else, the balance is incorrect, etc.*]:

Account No.: XXXXXXXX1234
Original Creditor: Capital Chase Bank, N.A.

Please see the attached documents in support of my dispute: [*bankruptcy discharge order, credit reports with errors circled, collection letters, original agreement, etc.*]

Please immediately investigate this dispute and correct my credit report. This dispute is very important to me because if this credit information is not corrected immediately, ... [*I won't be able to refinance my home, I won't be able to obtain credit, I can't realize my fresh start after bankruptcy, etc.*].

Thank you.

John Q. Public

Full Legal Name: John Quincy Public
Social Security No.: 555-55-5555
Date of Birth: 01-01-1962
Current Address: 5678 Consumer Drive, Portland, OR 97204
Current Phone No.: 555-555-5555

September 20, 2015

Trans Union
PO Box 1000
Chester, PA 19022

RE: FCRA Credit Report Dispute Letter

Ladies and Gentlemen,

I dispute the credit information referenced below because... [*the debt was included in bankruptcy, the account belongs to someone else, the balance is incorrect, etc.*]:

Account No.: XXXXXXXX1234
Original Creditor: Capital Chase Bank, N.A.

Please see the attached documents in support of my dispute: [*bankruptcy discharge order, credit reports with errors circled, collection letters, original agreement, etc.*]

Please immediately investigate this dispute and correct my credit report. This dispute is very important to me because if this credit information is not corrected immediately, ... [*I won't be able to refinance my home, I won't be able to obtain credit, I can't realize my fresh start after bankruptcy, etc.*].

Thank you.

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Current Address: 5678 Consumer Drive, Portland, OR 97204
Current Phone No.: 555-555-5555

September 20, 2015

Debt Collector
1234 Industrial Blvd.
Portland, OR 97204

RE: FDCPA Debt Dispute Letter

Ladies and Gentlemen,

I dispute the alleged debt referenced below because... [*the debt was included in bankruptcy, the interest is too high, I never agreed to pay, I already paid, the balance is incorrect, etc.*]:

Account No.: XXXXXXXX1234
Original Creditor: Capital Chase Bank, N.A.

Please see the attached documents in support of my dispute: [*bankruptcy discharge order, credit reports, collection letters, original agreement, etc.*]

Please immediately investigate this dispute before continuing to furnish credit information about this debt. Please forward all future collection communications to my attorney Michael Fuller, 503-201-4570, PO Box 2316, Portland, OR 97208 and do not contact me directly.

Thank you.

John Q. Public

Full Legal Name: John Quincy Public
Social Security No.: 555-55-5555
Date of Birth: 01-01-1962
Current Address: 5678 Consumer Drive, Portland, OR 97204
Current Phone No.: 555-555-5555

September 20, 2015

Equifax
PO Box 740241
Atlanta, GA 30374

RE: FCRA Credit Report Dispute Letter

Ladies and Gentlemen,

I dispute the credit information referenced below because... [*the debt was included in bankruptcy, the account belongs to someone else, the balance is incorrect, etc.*]:

Account No.: XXXXXXXX1234
Original Creditor: Capital Chase Bank, N.A.

Please see the attached documents in support of my dispute: [*bankruptcy discharge order, credit reports with errors circled, collection letters, original agreement, etc.*]

Please immediately investigate this dispute and correct my credit report. This dispute is very important to me because if this credit information is not corrected immediately, ... [*I won't be able to refinance my home, I won't be able to obtain credit, I can't realize my fresh start after bankruptcy, etc.*].

Thank you.

John Q. Public

Full Legal Name: John Quincy Public
Social Security No.: 555-55-5555
Date of Birth: 01-01-1962
Current Address: 5678 Consumer Drive, Portland, OR 97204
Current Phone No.: 555-555-5555

September 20, 2015

Experian
PO Box 2002
701 Experian Pkwy
Allen, TX 75013

RE: FCRA Credit Report Dispute Letter

Ladies and Gentlemen,

I dispute the credit information referenced below because... [*the debt was included in bankruptcy, the account belongs to someone else, the balance is incorrect, etc.*]:

Account No.: XXXXXXXX1234
Original Creditor: Capital Chase Bank, N.A.

Please see the attached documents in support of my dispute: [*bankruptcy discharge order, credit reports with errors circled, collection letters, original agreement, etc.*]

Please immediately investigate this dispute and correct my credit report. This dispute is very important to me because if this credit information is not corrected immediately, ... [*I won't be able to refinance my home, I won't be able to obtain credit, I can't realize my fresh start after bankruptcy, etc.*].

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Date of Birth: 01-01-1962
Current Address: 5678 Consumer Drive, Portland, OR 97204
Current Phone No.: 555-555-5555

September 20, 2015

Mortgage Servicer
[Customer Service Address]
[Customer Service Address]

RE: RESPA Qualified Written Request Letter

Attention Customer Service:

This is a “qualified written request” under Section 6 of the Real Estate Settlement Procedures Act (RESPA) regarding the mortgage account below:

Loan No.: 123412341234
Borrowers: John and Sallie Public
Property Address: 5678 Consumer Drive, Portland, OR 97204

I am writing because... *[specifically describe each issue and what action you believe the servicer should take, describe prior conversations with customer service, who you spoke with, and when you called, etc.]*.

Please see the attached documents that relate to this request: *[mortgage statement with errors circled, property tax statement, insurance letter, etc.]*

I understand that under Section 6 of RESPA you are required to acknowledge my request within 20 business days and must try to resolve the issue within 60 business days. Please feel free to respond to me directly at the phone number and mailing address below.

This request is very important to me because if this mortgage issue is not addressed immediately, ... *[I could lose my home to foreclosure, my family will continue to be stressed out about losing our home, I can't refinance my home, etc.]*.

Thank you.

John Q. Public

Full Legal Name: John Quincy Public
Social Security No.: 555-55-5555
Date of Birth: 01-01-1962
Current Address: 5678 Consumer Drive, Portland, OR 97204
Current Phone No.: 555-555-5555

September 20, 2015

Debt Collector
1234 Industrial Blvd.
Portland, OR 97204

RE: Bankruptcy Discharge Order Letter
In re John Public, Case No. 15-12345-fra7

Ladies and Gentlemen,

Your continued harassment is in violation of the attached discharge order entered in my bankruptcy case.

Please cease and desist all future collection efforts and immediately have your attorney contact my attorney, Michael Fuller, 503-201-4570, PO Box 2316, Portland, OR 97208.

Thank you.

John Q. Public

Full Legal Name: John Quincy Public
Social Security No.: 555-55-5555
Date of Birth: 01-01-1962

Enclosure: Discharge Order

September 20, 2015

Trans Union
PO Box 1000
Chester, PA 19022

RE: FCRA Credit Report Dispute Letter

Ladies and Gentlemen,

I dispute the credit information referenced below because... [*the debt was included in bankruptcy, the account belongs to someone else, the balance is incorrect, etc.*]:

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Please immediately investigate this dispute and correct my credit report. This dispute is very important to me because if this credit information is not corrected immediately, ... [*I won't be able to refinance my home, I won't be able to obtain credit, I can't realize my fresh start after bankruptcy, etc.*].

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John Q. Public

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Social Security No.: 555-55-5555
Date of Birth: 01-01-1962
Current Address: 5678 Consumer Drive, Portland, OR 97204
Current Phone No.: 555-555-5555

September 20, 2015

Company Name
1234 Industrial Blvd.
Portland, OR 97204

RE: TCPA Cease and Desist Letter

Ladies and Gentlemen,

Please immediately stop calling me at the following numbers: 503-XXX-XXXX, 503-XXX-XXXX.

I revoke all consent to receive future direct communications from you or any other company, affiliate, or agent. Please direct all communications to my attorney Michael Fuller, 503-201-4570, PO Box 2316, Portland, OR 97208 and do not contact me directly.

Thank you.

John Q. Public

Full Legal Name: John Quincy Public
Social Security No.: 555-55-5555
Date of Birth: 01-01-1962
Current Address: 5678 Consumer Drive, Portland, OR 97204