**NON-NEGOTIABLE**

[YOUR FIRST NAMES] of the family: [SURNAME]

[ADDRESS]

Collections Department

[COMPANY NAME]

[THEIR ADDRESS]

[DATE]

Dear xxxxx (name of debt purchasing company)

I am in receipt of your letter dated xxxxxx received xxxxxxx.

Take notice I reject your assumption / presumption that I owe your corporation money.
As I do not intend to engage in letter ping pong with you I will make my position clear, you should read this letter fully and carefully.

On (insert date) I requested documentation from (original creditor) for proof of claim regarding this alleged debt. In fact (original creditor) have now been asked on three (3) occasions to supply valid proof of claim, that have been unable to supply.

This leaves me somewhat bemused as I have on every occasion stated that I will pay any and all money I may lawfully owe to you upon valid proof of claim. Surely if you had any proof of claim they would have supplied it and paid in full. You bought this alleged debt for pennies in the pound.

You also have been requested on three (3) occasions to supply proof of claim, which you also seem unable to supply.
As you now intimate possible further proceedings in this matter I will be requiring additional information from yourselves so as to present a full defense in court.
The additional information I require from you is.

1. A signed statement from a named individual from (OC) that prior to the sale to you, that this agreement has never been sold or traded in any way.
2. A signed statement from a named individual from (OC) that no insurance claim has been made in respect of this claim.
These are in addition to the documentation requested that you have failed to so far provide. All including the original agreement will be required in court should you decide to proceed.

However because I have made every effort prior to any court action to settle this situation and you have blatantly refused to supply any proof of any legal ownership of the alleged debt, Also I shall deem this as a vindictive act. I will vigorously defend against any solicitors fees and court costs, and on the second note the claim itself.

I trust this clarifies my position.

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Yours sincerely

By:

By: Sovereign [YOUR FIRST NAMES] of the family: [YOUR SURNAME]

Authorized Agent and Representative for [YOUR FULL NAME]

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 WITHOUT RECOURSE – NON-ASSUMPSIT

*Calls may be recorded*

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