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The validity of the debt is disputed.

Please mail a written debt verification letter including the following documentation to my office.

1. the name and contact information of the original creditor, if applicable;
2. why the collector believes my client owes the debt;
3. a record of all owners of the debt;
4. the amount and age of the debt including interest and late fees; and
5. the authority the collector has to collect.

On my Client's behalf, my office demands that you **cease and desist all calls and communication** with my Client, Client's family, or contacts, references, friends, neighbors or acquaintances, and direct all communication regarding debt collection to my office in writing. No calls. Voice mail messages will not be returned. My Client does not acknowledge the validity of the debt, and does not intend to pay. Under Revised Code of Washington (RCW) 4.16.040, if a legal action is not commenced within six (6) years of the date of the last payment, then the claim is barred.

If you have already served my client with an unfiled summons & complaint, then this letter constitutes a demand to file within fourteen (14) days. Pursuant to Washington Superior Court Civil Rule 3, upon written demand by any other party, the plaintiff instituting the action shall pay the filing fee, and file the summons & complaint within fourteen (14) days after service of the demand or the **service shall be void**.

The Fair Debt Collection Practices Act (FDCPA) and the Dodd-Frank Wall Street Reform and Consumer Protection Act (Dodd-Frank Act) prohibit unfair, deceptive, or abusive acts or practices by debt collectors.

The Act applies to original creditors, not just third-party debt collectors. If applicable, I have instructed my clients to file complaints with the Washington State Attorney General, the Washington State Department of Financial Institutions, and the Consumer Financial Protection Bureau (CFPB) if contact does not cease. My Client intends to send this same cease and desist demand to any collection agencies to whom the debt is sold asserting their rights. I ask on behalf of my Client that you write this account off as uncollectible, and make no further efforts to collect. Thank you.

Yours truly,
MULVANEY LAW OFFICES, PLLC
Christopher S. Mulvaney
Christopher S. Mulvaney
For the Firm

Mulvaney Law Offices, PLLC is a "debt relief agency" under Federal Law because we help people file cases under the U.S. Bankruptcy Code.

I DO NOT REPRESENT THE SENDER OF THIS LETTER IN ANY LITIGATION.
I WILL NOT ACCEPT SERVICE. CREDITORS CAN VERIFY VALIDITY BY EMAIL OR FAX.

THE SCOPE OF SERVICE IS LIMITED TO REDIRECTING COMMUNICATION AWAY FROM MY CLIENT TO MY OFFICE IN WRITING, VERIFICATION OF THE DEBT, AND EITHER MAKING A SETTLEMENT OFFER OR FILING BANKRUPTCY IF NECESSARY.