**AFFIDAVIT OF TRUTH**

The State Of [ YOUR STATE]

County Of [YOUR COUNTY]

 I, [YOUR FULL NAME], of [YOUR COUNTY], in [YOUR CITY, YOUR STATE], MAKE OATH AND SAY THAT:

1. I have never had an account with these companies, REMOVE from all credit agencies from reporting.

* Sample Account # 802747XX
* Sample Account # 802755XX,
* Sample Account # 100127XXXX.

2. “consumer” means any natural person obligated or allegedly obligated to pay any debt. According to 15 U.S. Code §1692a (3)

3. This letter is in pursuing 15 U.S. Code §1692c (c) Ceasing communication

4. I am the “consumer” mentioned in 15 U.S. code §1692a (3) You are Harvest Associates inc the debt collector 15 U.S. Code1692a (5) I am invoking specified remedies under use 15 U.S. code §1692c (c) (2) as a creditor I am demanding you to terminate all further efforts pursing to 15 U.S. Code §1692c (c) (1)

5. I am the executor under the 15 U.S. Code §1692c (d) pursing to 15 U.S. Code §1692d

A debt collector may not engage in any conduct the natural consequence of which is to harass, oppress, or abuse any person in connection with the collection of a debt. Without limiting the general application of the foregoing, the following conduct is a violation of this section: (1) (2) and (4)

6. According to 15 U.S. Code §1962e (8) Communicating or threatening to communicate to any person credit information which is known or which should be known to be false, including the failure to communicate that a disputed debt is disputed.

7. 15 U.S. Code §1692e (12) The false representation or implication that accounts have been turned over to innocent purchasers for value.

8. As mentioned in the 15 U.S. Code §692f Unfair practices (8)

9. While pursuing §1692g (b) while the debt collector shall cease collection of the debt, or any disputed portion thereof, until the debt collector obtains verification of the debt.

10. 15 U.S. Code §1692k Civil Liability (a) Amount of damages Except as otherwise provided by this section, any debt collector who fails to comply with any provision of this subchapter with respect to any person is liable to such person in an amount equal to the sum of— (1) (2) (A) (B) (3)

11. Mentioned in 15 U.S. Code §1681a (3) (3) Restriction on sharing of medical information. —

Except for information or any communication of information disclosed as provided in section 1681b(g)(3) of this title, the exclusions in paragraph (2) shall not apply with respect to information disclosed to any person related by common ownership or affiliated by corporate control, if the information is— (A) (B) (C)

I’ve pointed out many violations your company is in pertaining to the U.S. Code §1692 and §1681. Moving forward I would like you to stop reporting to all credit companies that I owe any amount to your company. Remove all false debts from my reports ASAP. I will also like your company to mail me via postal mail that all the changes have been made or attempted to be made within **10 DAYS.**

[YOUR FULL NAME]

[ADDRESS]

[DOB]

[SSN]

[SIGNATURE]