

**David Chen** 4500 Westheimer Rd Houston, TX 77027

January 24, 2026

**VIA CERTIFIED MAIL RETURN RECEIPT REQUESTED Tracking #: 7021  
2230 0001 9982 1234**

**LVNV Funding, LLC** PO Box 10497 Greenville, SC 29603

**Re: NOTICE OF DISPUTE & CEASE AND DESIST Reference Account #:  
449211002**

To Whom It May Concern:

I am writing to formally **DISPUTE** the validity of the above-referenced debt. I have no knowledge of this account, and I demand full strict proof under the **Fair Debt Collection Practices Act (FDCPA)**.

**DO NOT CONTACT ME BY PHONE.** Under FDCPA §805(c), I am notifying you to cease all communication with me via telephone immediately. All future communication must be done in writing via US Mail.

To validate this debt, you must provide the following specific documentation within 30 days:

1. **Proof of Authority:** Provide your Texas Debt Collector Bond number and a copy of your license to collect debts in the State of Texas.
2. **Original Contract:** A copy of the original contract bearing my signature.
3. **Account History:** A complete accounting of the debt, including the date of the last payment to the original creditor (to determine the Statute of Limitations).
4. **Ownership:** Proof of the chain of assignment showing that LVNV Funding, LLC currently owns this specific account.

If you cannot provide this evidence, I demand that you immediately remove this negative item from all credit reporting agencies (Equifax, Experian, TransUnion) and close your file on this matter.

Failure to validate this debt or continuing to harass me by phone will result in an immediate complaint filed with the **Consumer Financial Protection Bureau (CFPB)** and the **Texas Attorney General**.

Govern yourselves accordingly.

Sincerely,

*(Sign here)*

**David Chen**