

[Your Name]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email Address]

[Date]

[Debt Collector Name]
[Collection Agency Address]
[City, State, Zip Code]

Re: Account Number [Insert Account Number]

To Whom It May Concern,

I am writing this letter in response to your notice regarding the student loan debt associated with the above-referenced account number. This is a formal request for debt validation pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g.

I am disputing the validity of this debt. Please provide the following information to verify the claim:

- Documentation showing the legal name of the current creditor.
- A complete payment history showing the original loan balance and all subsequent credits or debits.
- A copy of the original promissory note signed by me.
- Verification of the current balance, including a breakdown of all interest, fees, and collection costs added to the principal.
- Documentation proving that your agency is authorized to collect this specific debt in my state of residence.

If you fail to provide the requested validation within 30 days, I expect you to cease all collection activities and remove any negative reporting related to this account from my credit reports.

Please note that this letter is not a refusal to pay, but a request for proof that I have a legal obligation to pay this debt to your agency. Until this debt is validated, you are required by law to stop all collection efforts.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]