

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

[Date]

[Name of Student Loan Servicer/Collection Agency]  
[Department Name]  
[Address]  
[City, State, Zip Code]

**RE: Acknowledgment of Debt Validation Request - Account Number: [Your Account Number]**

To Whom It May Concern,

I am writing to formally acknowledge that I have received your recent communication regarding the alleged student loan debt associated with the account number listed above.

Please be advised that I am formally disputing the validity of this debt. Pursuant to my rights under the Fair Debt Collection Practices Act (FDCPA) and applicable state laws, I request that you provide me with full verification and validation of this debt.

Specifically, I request the following information:

- A complete history of payments made on the account.
- A copy of the original promissory note bearing my signature.
- Verification of the current owner of the debt and their legal right to collect it.
- A detailed breakdown of all principal, interest, and fees allegedly owed.

I have previously sent or am concurrently sending a formal Request for Validation. Until such time as you provide adequate documentation proving that I am legally obligated to pay this specific amount to your agency, I expect all collection activities to cease as required by law.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]