

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

Date: [Current Date]

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

**Re: Debt Validation Request for Account Number: [Your Account Number]**

To Whom It May Concern,

I am writing to formally request validation of the federal student loan debt mentioned above, pursuant to my rights under the Fair Debt Collection Practices Act (FDCPA) and applicable federal student aid regulations.

I am requesting that you provide the following information regarding this alleged debt:

- The name and address of the original creditor.
- A complete history of the loan, including the original loan amount and a full breakdown of all interest, fees, and payments applied.
- A copy of the original Master Promissory Note (MPN) bearing my signature.
- Verification that your company is legally authorized to collect this debt in my state of residence.
- Evidence that the statute of limitations for the collection of this debt has not expired, if applicable.

Please note that this is not a refusal to pay, but a request for verification that the debt is accurate and that your agency has the legal right to collect it. Until this validation is provided, I request that you cease all collection activities, including reporting this debt to credit bureaus.

I look forward to receiving the requested documentation within 30 days of your receipt of this letter.

Sincerely,

[Your Signature]

[Your Printed Name]