

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

[Date]

[Name of Debt Collector/Loan Servicer]  
[Address]  
[City, State, Zip Code]

**RE: FINAL NOTICE - FORMAL DEBT VALIDATION REQUEST**

Account Number: [Your Account Number]  
Total Amount Claimed: [Amount]

To Whom It May Concern,

This is my final formal notice to you regarding the alleged student loan debt referenced above. On [Date of First Letter], I sent a request for validation of this debt. To date, I have not received sufficient documentation proving that I have a legal obligation to pay your company.

Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am exercising my right to demand full and complete validation of this debt. Please provide the following documentation within 15 days of receipt of this letter:

- A copy of the original signed Master Promissory Note (MPN).
- Proof of your legal authority to collect this debt or a copy of the assignment of the debt from the original creditor to your agency.
- A complete payment history, including all principal, interest, and fees charged to the account.
- The name and address of the original creditor.
- Verification that the statute of limitations for collecting this debt has not expired.

If you fail to provide the requested validation, you must cease all collection activity immediately. Furthermore, if you are unable to validate this debt, I demand that you remove any negative marks or references to this account from my credit reports with Equifax, Experian, and TransUnion.

Please be advised that continuing to report unverified information to credit bureaus or continuing collection efforts without providing validation is a violation of the FDCPA and the Fair Credit Reporting Act (FCRA).

I expect a written response within 15 days.

Sincerely,

[Your Signature]

[Your Printed Name]