

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

[Date]

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

RE: Response to Insufficient Debt Validation - Account Number: [Account Number]

Dear [Contact Name or Collections Department],

I am writing in response to your letter dated [Date of their letter] regarding my request for validation of the debt associated with the account number listed above.

The documentation you provided is insufficient to verify the validity of this debt under the Fair Debt Collection Practices Act (FDCPA) and relevant state laws. Simply providing a computer printout or a summary statement does not constitute legal validation.

Specifically, your response failed to provide the following required information:

- The original signed promissory note for the loan.
- A complete transactional history showing all payments made and interest accrued.
- Verification of your legal authority to collect this specific debt.
- Evidence that the statute of limitations for collecting this debt has not expired.

Please be advised that this debt is formally disputed. Under the law, you must cease all collection activity until you provide competent evidence that I have a legal obligation to pay you the specific amount claimed.

If you cannot provide the documentation requested above, I demand that you cease all collection efforts, remove any derogatory information regarding this account from my credit reports, and send me written confirmation that the matter is closed.

Thank you for your immediate attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]