

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

[Date]

[Creditor or Law Firm Name]  
[Address]  
[City, State, Zip Code]

**RE: Debt Validation Request**

**Judgment Reference Number:** [Insert Case/Judgment Number]

**Account Number:** [Insert Account Number]

To [Name of Contact Person or Department],

I am writing regarding the judgment entered against me concerning the student loan debt referenced above. I am formally requesting a full validation and accounting of the debt as it currently stands.

Please provide the following documentation and information:

- A certified copy of the final judgment issued by the court.
- A complete breakdown of the principal balance, interest, and any court costs or attorney fees added post-judgment.
- A detailed history of all payments made toward this debt since the judgment was entered.
- The name and address of the original creditor and the current owner of the debt.
- Verification of your legal authority to collect on this specific judgment in my state of residence.

I am requesting this information to ensure the accuracy of your records and to verify that the balance being pursued is correct. Please cease all collection activities, including any attempts to garnish wages or levy bank accounts, until this validation has been provided.

Thank you for your prompt attention to this matter. I look forward to receiving the requested documentation within 30 days.

Sincerely,

[Your Signature]  
[Your Printed Name]