

[Your Name]  
[Your Address]  
[City, State, Zip Code]  
[Your Account Number]

[Date]

[Debt Collector/Lender Name]  
[Address]  
[City, State, Zip Code]

**RE: Notice of Dispute and Request for Debt Validation**

To Whom It May Concern,

I am writing to formally dispute the validity of the debt you are attempting to collect regarding account number [Your Account Number]. I am requesting that you provide full validation of this debt pursuant to the Fair Debt Collection Practices Act (FDCPA).

Please provide the following information and documentation:

- A copy of the original signed promissory note for this private student loan.
- A complete transaction history showing all payments made, interest accrued, and fees charged.
- Verification of the legal right to collect this debt, including the chain of title if the debt has been sold or transferred.
- Documentation showing the current balance and a breakdown of principal, interest, and any other charges.
- Proof that you are licensed to collect debts in my state.

Under the FDCPA, you must cease all collection activities until you provide the requested validation. If you fail to respond within thirty (30) days, I will assume this debt is invalid, and I request that you remove any negative reporting regarding this account from my credit reports.

This letter is not a refusal to pay, but a request for verification that I owe the amount claimed and that you are the rightful party to collect it.

Sincerely,

[Your Signature]  
[Your Printed Name]