

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

[Date]

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

RE: Second Notice - Debt Validation Request
Account Number: [Your Account Number]
Reference Number: [Reference Number from first letter, if applicable]

Dear [Name of Debt Collector/Service],

This is my SECOND NOTICE to you regarding the alleged student loan debt mentioned above. I previously sent a debt validation request on [Date of first letter], which was received by your office on [Date of receipt]. To date, I have not received a sufficient response or the required documentation requested.

Under the Fair Debt Collection Practices Act (FDCPA), I am exercising my right to dispute this debt. I am again requesting that you provide competent evidence that I have a legal obligation to pay you. At a minimum, please provide the following:

- Proof that you are the current owner of this specific debt.
- The original promissory note or a certified copy of the original loan agreement.
- A complete payment history, including all principal, interest, and fees charged.
- Verification of your legal authorization to collect debt in my state.

Please be advised that under the FDCPA, you must cease all collection activities, including reporting this debt to credit bureaus, until you have provided the requested validation. Continuing to report this unverified debt to credit bureaus may be a violation of the Fair Credit Reporting Act (FCRA).

I expect to receive the requested documentation within 15 days of your receipt of this notice. If you cannot provide this validation, please immediately remove any record of this debt from my credit report and close the account.

Sincerely,

[Your Signature]

[Your Printed Name]