

Date: [Insert Date]

To:

[Debt Collector Name]
[Collection Agency Address]
[City, State, Zip Code]

From:

[Your Business Name / Partnership Name]
[Your Name]
[Business Address]
[City, State, Zip Code]

RE: Debt Validation Request for Account: [Insert Account Number]

Dear [Debt Collector Name],

I am writing to formally dispute the validity of the debt associated with the commercial joint account referenced above. Under the Fair Debt Collection Practices Act (FDCPA) and applicable commercial laws, I am requesting full validation of this alleged debt.

Please provide the following information and documentation:

- A full itemization of the alleged debt, including the original principal, interest, and fees.
- A copy of the original signed partnership agreement or contract establishing the joint liability for this account.
- The name and address of the original creditor.
- Evidence that your agency has the legal authority to collect this debt on behalf of the creditor.
- A complete transaction history for the account.

This letter is not an acknowledgment of the debt. I am requesting that you cease all collection activities, including reporting to credit bureaus, until you have provided the requested documentation.

Failure to provide validation within thirty (30) days may result in further legal action to protect our partnership's rights.

Sincerely,

[Your Signature]
[Your Printed Name]
[Title/Role in Partnership]