

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

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

Re: Formal Debt Validation Request  
Account Number: [Account Number]  
Name of Deceased Co-Debtor: [Deceased Person's Name]

To Whom It May Concern,

I am writing to you in response to your notice regarding the alleged debt associated with the account referenced above. This account was held jointly with [Deceased Person's Name], who passed away on [Date of Death].

This letter is a formal request for debt validation pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g. I am disputing the validity of this debt in its entirety until the following information is provided:

- A detailed breakdown of the principal, interest, and any fees added to the original balance.
- A copy of the original signed contract or agreement establishing the joint liability.
- Evidence that you are legally authorized to collect this debt in my state.
- Verification of the current owner of the debt and the chain of title from the original creditor.
- Documentation showing how the death of the co-debtor has impacted the terms of the account.

Please be advised that if this account was a joint account with right of survivorship or a specific type of marital property, I require legal documentation explaining my specific liability following the death of the co-debtor.

Under the FDCPA, all collection activity must cease until you provide the requested validation. Furthermore, please ensure that no negative information regarding this disputed debt is reported to the credit bureaus until the validation process is complete.

I look forward to receiving the requested documentation within 30 days.

Sincerely,

[Your Signature]

[Your Printed Name]