

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

[Date]

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

RE: Account Number: [Account Number]
Creditor Name: [Original Creditor Name]
Amount Disputed: \$[Amount]

Dear [Debt Collector Name],

I am writing to formally acknowledge your recent communication regarding a debt allegedly owed on a joint account. This letter serves as a formal dispute of the validity of this debt and a request for verification pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g.

Because this is a joint account, please provide the following information to validate the debt:

- A copy of the original signed contract or agreement establishing the joint account.
- Complete transaction history and billing statements for the duration of the account.
- Verification that both account holders were properly notified of any default or delinquency.
- Proof of your authority to collect this debt on behalf of the original creditor.
- A breakdown of any interest, fees, or additional charges added to the principal balance.

Please note that until this debt is fully validated and proof of my legal liability is provided, I dispute the entirety of this claim. If you have reported this debt to any credit bureaus, you are required by law to mark the account as "disputed."

I request that all further communication regarding this matter be conducted in writing via the address provided above. Please cease any phone calls to my home or workplace.

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

Sincerely,

[Your Signature]

[Your Printed Name]

[Co-Account Holder Printed Name - Optional]