

[Your Name]
[Joint Account Holder Name]
[Your Address]
[City, State, Zip Code]
[Date]

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

RE: Dispute and Validation Request for Account #[Account Number]

Dear [Debt Collector Name],

We are writing to formally dispute the validity of the debt referenced above. This notice is sent in accordance with the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g.

As this is a joint account, we both request that you provide full validation and verification of this debt. Please provide the following information:

- Documentation showing the legal name of the original creditor.
- The full account history, including the original balance, all payments made, and any interest or fees added.
- A copy of the original signed contract or agreement associated with this account.
- Evidence that your company is licensed to collect debt in our state.
- Verification that the statute of limitations for this debt has not expired.

If you fail to provide the requested documentation within 30 days, you must cease all collection activities regarding this account and instruct all credit reporting agencies to delete any information related to this debt from our credit reports.

Please note that this letter is not a refusal to pay, but a request for validation. Furthermore, we request that all future communications regarding this matter be conducted in writing via the address listed above.

Sincerely,

[Your Signature]
[Your Printed Name]

[Joint Account Holder Signature]
[Joint Account Holder Printed Name]