

Date: [Insert Date]

To:

[Debt Collector/Agency Name]

[Address Line 1]

[Address Line 2]

[City, State, Zip Code]

From (Primary Account Holder): [Your Name]

From (Secondary Account Holder): [Joint Name]

Address: [Your Current Address]

Account Number: [Insert Account Number]

Subject: FINAL DEMAND FOR DEBT VALIDATION

To whom it may concern,

This letter is a formal response to your recent communication regarding the alleged debt mentioned above. This is our final notice to you to provide full validation of this debt as required under the Fair Debt Collection Practices Act (FDCPA).

Be advised that we are disputing the validity of this debt in its entirety. We demand that you provide the following documentation before any further collection efforts are made:

- A copy of the original signed contract or agreement associated with this joint account.
- A complete breakdown of all principal, interest, and fees added to the balance.
- Verification that the statute of limitations for collecting this debt has not expired.
- Verification that your agency is legally licensed to collect debts in our state.
- Evidence of the legal right to pursue both parties listed on this joint account.

If you fail to provide this documentation within thirty (30) days of receipt of this notice, you must immediately cease all collection activities and remove any derogatory information reported to credit bureaus regarding this account.

Furthermore, please take notice that we do not consent to being contacted by telephone. All future correspondence regarding this matter must be conducted in writing and sent to the address listed above.

Sincerely,

[Print Name - Primary Holder]

[Print Name - Secondary Holder]