

[Your Name]
[Your Current Address]
[City, State, Zip Code]
[Date]

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

Re: Account Number [Insert Account Number]

To Whom It May Concern,

I am writing to formally dispute the validity of the debt associated with the above-referenced account. I recently received notice regarding this balance, which appears to be related to a joint account held with my estranged/former spouse, [Spouse's Name].

Pursuant to my rights under the Fair Debt Collection Practices Act (FDCPA), I request that you provide me with the following verification and documentation:

- A complete breakdown of the amount alleged to be owed, including principal, interest, and fees.
- The name and address of the original creditor.
- A copy of the original signed contract or agreement creating this debt.
- Verification of the dates the account was active and when the default occurred.
- Documentation clarifying the legal responsibility of each party following our separation/divorce.

Please be advised that I am currently separated from the co-account holder. I request that all future correspondence regarding this matter be sent to my address listed above and not through my former spouse.

If you fail to provide the requested validation within 30 days, I expect this item to be removed from my credit report and all collection activities against me to cease immediately. If this account is reported to any credit bureau, please ensure it is marked as "disputed."

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]
[Your Printed Name]