

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

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

Re: Account Number [Insert Account Number]

To Whom It May Concern,

I am writing this letter in response to a notice I received regarding a debt allegedly owed by [Primary Borrower's Name], for which you claim I am a co-signer. Pursuant to my rights under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am formally requesting validation of this debt.

Please provide the following information and documentation:

- A copy of the original contract or agreement bearing my signature as a co-signer.
- A complete payment history for the account, showing all credits, debits, and interest charges.
- Verification that you are legally authorized to collect this debt in my state.
- Evidence that the statute of limitations for collecting this debt has not expired.
- The name and address of the original creditor.

I am not refusing to pay, but I am exercising my legal right to verify that this debt is valid and that I am legally responsible for it. Please cease all collection activity against me until you have provided the requested documentation.

Failure to provide this validation within 30 days may result in a formal complaint to the Consumer Financial Protection Bureau (CFPB) and the Better Business Bureau.

Sincerely,

[Your Signature]
[Your Printed Name]