

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

[Date]

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

RE: Debt Validation Request for Account Number: [Account Number]

To Whom It May Concern,

I am writing to formally dispute the validity of the debt referenced above. I am listed as a co-signer on an automobile loan for [Primary Borrower's Name]. I am exercising my rights under the Fair Debt Collection Practices Act (FDCPA) to request validation of this debt.

Please provide the following information regarding this account:

- A copy of the original signed contract or promissory note establishing my legal obligation as a co-signer.
- The name and address of the original creditor.
- A complete payment history on the account, including the date of default.
- Documentation showing the calculation of the current balance, including all interest, fees, and credits from the repossession or sale of the vehicle (if applicable).
- Verification that your agency is licensed to collect debts in my state.

Be advised that this is not a refusal to pay, but a request for validation. Under the FDCPA, you must cease all collection activities against me until you provide the requested documentation.

Furthermore, if you have reported this item to any credit reporting agencies, please ensure it is marked as "disputed." If you cannot provide the requested verification, please remove all references to this account from my credit reports immediately.

Sincerely,

[Your Signature]

[Your Printed Name]