

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

[Credit Bureau Name]  
[Credit Bureau Address]  
[City, State, Zip Code]

**RE: Notice of Dispute and Request for Debt Validation (Co-Signer Account)**

To Whom It May Concern,

I am writing to formally dispute the following item appearing on my credit report. I am listed as a co-signer on this account, and I am exercising my right under the Fair Credit Reporting Act (FCRA) and the Fair Debt Collection Practices Act (FDCPA) to request full validation of this debt.

**Account Details:**

Account Name: [Creditor Name]  
Account Number: [Account Number as it appears on report]  
Reference Number (if applicable): [Reference Number]

I dispute the accuracy of this information and the legal right of the creditor to report this against my credit profile. Please provide the following documentation:

- A copy of the original signed contract or agreement bearing my signature as a co-signer.
- A complete payment history and breakdown of the alleged debt, including principal, interest, and fees.
- Proof that the primary borrower was properly notified of the default.
- Evidence that I was provided with the required "Notice to Co-signer" at the time the account was opened.

Under the FCRA, you are required to investigate this dispute within 30 days. If you cannot verify the accuracy of this debt with the documentation requested above, please remove this trade line from my credit file immediately.

Please send me written notification once the investigation is complete and provide an updated copy of my credit report at no charge.

Sincerely,

[Your Signature]  
[Your Printed Name]