

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

[Date]

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

Re: Account Number [Account Number]
Primary Debtor Name: [Primary Debtor Name]

Dear [Debt Collector Name],

I am writing to you in response to the notice I received dated [Date of Notice], regarding an alleged delinquent debt for which I am listed as a co-signer.

Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am formally requesting that you provide validation of this debt. Please provide the following information:

- The name and address of the original creditor.
- The full amount currently owed, including a breakdown of principal, interest, and fees.
- A copy of the original contract or agreement bearing my signature as a co-signer.
- Evidence that the primary debtor has defaulted on the account.
- Verification that you are licensed to collect debts in my state.

If you fail to provide this validation within 30 days, I request that you cease all collection activities regarding this account and remove any negative information reported to the credit bureaus associated with my name.

Please note that this letter is not a refusal to pay, but a request for verification. Until such time as this debt is validated, I dispute the validity of this debt and any liability I may have for it.

Sincerely,

[Your Signature]

[Your Printed Name]