

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

[Date]

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

RE: FINAL NOTICE - Formal Debt Validation Request

Account Number: [Account Number]
Original Creditor: [Original Creditor Name]
Primary Borrower Name: [Primary Borrower Name]

To Whom It May Concern,

This letter is my final notice to you regarding the alleged debt mentioned above. I am writing in response to your attempts to collect this debt from me as a co-signer. Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am formally disputing the validity of this debt and demanding full validation.

Please provide the following documentation to verify this claim:

- A copy of the original contract or agreement bearing my signature as a co-signer.
- A complete transaction history of the account, showing all payments made by the primary borrower and any interest or fees added.
- Legal proof that you are authorized to collect this debt or that you own the debt.
- Verification of the current balance and the date of the last payment made.
- Your agency's license number to operate in my state.

Be advised that if you fail to provide this documentation within thirty (30) days, you must cease all collection activity against me immediately. Furthermore, if you cannot validate this debt, any information you have reported to credit bureaus must be removed as required by the Fair Credit Reporting Act (FCRA).

This is not a refusal to pay, but a request for proof of my legal obligation. Please refrain from further phone calls to my home or place of employment. All future communication regarding this matter must be sent to me in writing via mail.

Sincerely,

[Your Signature]

[Your Printed Name]