

head>

[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: Account Number [Account Number]
Principal Borrower: [Name of Primary Borrower]

Dear [Debt Collector Name],

I am writing to you in response to your notice dated [Date of Notice] regarding the debt referenced above, for which you claim I am a co-signer.

This is a formal request for debt validation pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g. I am disputing the validity of this debt and my alleged responsibility for it. Please provide the following information:

- A copy of the original signed contract or agreement showing my signature as a co-signer.
- Verification of the current amount owed, including an itemized breakdown of any interest, fees, or additional charges.
- Proof that you are legally authorized to collect this debt in my state.
- The name and address of the original creditor.
- A complete payment history for this account, including any payments made by the primary borrower.

If you fail to provide this validation within 30 days, I expect you to cease all collection activities against me and remove any negative reporting regarding this account from my credit reports.

Please note that this letter is not a refusal to pay, but a request for verification of the debt. Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]