

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

[Date]

[Name of Original Creditor]
[Department Name, if applicable]
[Address]
[City, State, Zip Code]

Re: Notice of Dispute and Request for Debt Validation
Account Number: [Your Account Number]
Primary Borrower Name: [Name of Primary Borrower]

To Whom It May Concern,

I am writing to you regarding the above-referenced account for which you claim I am responsible as a co-signer. I am formally disputing the validity of this debt and requesting full validation as required by law.

Please provide the following documentation to verify this debt:

- A copy of the original signed contract or credit agreement showing my signature as a co-signer.
- A complete statement of account history, including the original loan amount, all payments made by the primary borrower, and any interest or fees added.
- Evidence of the default status of the primary borrower.
- Verification that the Co-Signer Notice (Notice to Co-signer) was provided to me at the time of the transaction as required by the FTC Credit Practices Rule.

I request that you cease any reporting of this account to the credit reporting agencies, or mark the account as "disputed," until you have provided the requested documentation.

If you cannot provide proof of my legal obligation for this debt, I expect all records of this account to be removed from my name and any negative entries deleted from my credit reports.

Sincerely,

[Your Signature]

[Your Printed Name]