

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

[Name of Debt Collection Agency/Lender]
[Address]
[City, State, Zip Code]

RE: Debt Validation Request for Account Number: [Account Number]

Dear [Debt Collector Name or Collection Agency],

I am writing this letter in response to your notice dated [Date of Notice] regarding a debt you claim I owe as a co-signer for [Primary Borrower's Name] on a personal loan.

Under the Fair Debt Collection Practices Act (FDCPA), I am exercising my right to dispute this debt and request formal validation. Please provide the following information:

- The name and address of the original creditor.
- A copy of the original loan agreement signed by me as a co-signer.
- A complete transaction history of the account, including all payments made and any fees or interest added.
- Evidence that you are legally authorized to collect this debt in my state.
- A statement confirming the current status of the primary borrower's account and the date of their last payment.

If you fail to provide this validation within 30 days, you must cease all collection activities against me and remove any derogatory information you have reported to the credit bureaus regarding this account.

Please note that this letter is not a refusal to pay, but a formal request for verification that the debt is valid and that you have the right to collect it from me as a co-signer.

Sincerely,

[Your Signature]

[Your Printed Name]