

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

[Date]

[Name of Debt Collector/Lending Institution]
[Address]
[City, State, Zip Code]

Re: Notice of Dispute and Request for Debt Validation

Account Number: [Account Number]

Primary Borrower: [Primary Borrower's Name]

To Whom It May Concern,

I am writing to you in response to the notice I received regarding a purported default on the above-referenced account for which I am listed as a co-signer. Pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am formally disputing the validity of this debt and requesting validation.

Please provide the following information and documentation:

- Verification of the legal right to collect this debt from me.
- A copy of the original signed contract or promissory note establishing my liability as a co-signer.
- A complete statement of the account, including the original loan amount, interest charged, payments made by the primary borrower, and any fees added.
- Evidence that the primary borrower has defaulted and that all required notices were sent to me as a co-signer prior to this action.
- The name and address of the original creditor, if different from the current holder.
- Proof that your company is licensed to collect debts in my state.

Be advised that if this debt is reported to any credit reporting agency, it must be marked as "disputed." Furthermore, please cease all collection activities against me until you have provided the requested validation documents.

I look forward to receiving the requested information within 30 days of your receipt of this letter.

Sincerely,

[Signature]

[Your Printed Name]