

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

**[Date]**

**[Debt Collector/Law Firm Name]**  
[Address]  
[City, State, Zip Code]

**RE: Notice of Debt Validation Request (Account Number: [Account Number])**

Dear [Name of Debt Collector or Law Firm Representative],

I am writing to you in response to your notice dated [Date of Letter Received] regarding a debt allegedly owed by [Primary Borrower's Name] for which you claim I am a co-signer. This letter is a formal request for debt validation pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g.

Before any further collection efforts continue or legal action is initiated, I request that you provide the following documentation:

- A copy of the original signed contract or agreement showing my signature as a co-signer.
- A complete statement of account history, including the original principal amount, all interest charged, and any payments made.
- Evidence that you are legally authorized to collect this debt in my state of residence.
- The name and address of the original creditor, if different from the current creditor.
- Documentation proving the date of the last payment and the date of default.

I am disputing this debt until such time as you can provide verified proof of my personal liability. Please be advised that if this matter proceeds to litigation without providing the requested validation, this letter will be used as evidence of your failure to comply with federal law.

Furthermore, I request that you cease all telephone contact with me. All future correspondence regarding this matter must be sent in writing to the address listed above.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]