

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

[Date]

[Debt Collector Name]
[Debt Collector Address]
[City, State, Zip Code]

RE: SECOND REQUEST - Formal Validation of Debt

Account Number: [Account Number]
Original Creditor: [Original Creditor Name]
Primary Borrower: [Primary Borrower Name]

To Whom It May Concern,

This is my second formal request regarding the alleged debt mentioned above. I am writing in response to your previous communication dated [Date of their last letter]. As a co-signer, I am again disputing the validity of this debt and your authority to collect it from me.

My first request for validation sent on [Date of first letter] has not been sufficiently addressed. Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am requesting that you provide the following documentation:

- A copy of the original contract or agreement bearing my signature as a co-signer.
- A complete statement of account history, including all payments made by the primary borrower and any interest or fees added.
- Verification that the statute of limitations for collecting this debt in my state has not expired.
- Proof of your legal authorization to collect this debt in my state.

Please note that until you provide the requested validation, you are required by law to cease all collection activities against me. Continued attempts to collect without providing validation may result in a violation of the FDCPA.

I look forward to receiving the requested documentation within 30 days. If you cannot provide this information, please remove this account from my credit reports and cease all further contact.

Sincerely,

[Your Signature]
[Your Printed Name]