

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

[Date]

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

RE: Account Number [Insert Account Number]
Original Borrower Name: [Insert Name]
Total Alleged Debt Amount: \$[Insert Amount]

To Whom It May Concern,

I am writing to you regarding the above-referenced account for which you claim I am a co-signer. This letter serves as a formal request for debt validation and a preliminary proposal for settlement.

Debt Validation Request

Under the Fair Debt Collection Practices Act (FDCPA), I am requesting that you provide the following information to verify the validity of this debt:

- A copy of the original contract or agreement bearing my signature as a co-signer.
- A complete statement of the account, including the principal balance, interest, and any added fees.
- Proof that you are legally authorized to collect this debt in my state.
- Documentation showing the date of the last payment made by the original borrower.

Settlement Proposal

Without admitting liability for this debt, and subject to receiving the validation requested above, I am interested in resolving this matter through a one-time settlement payment. I am prepared to offer a lump-sum payment of \$[Insert Dollar Amount], which represents [Insert Percentage]% of the alleged balance, in exchange for the following terms:

- The payment shall be considered "Full and Final Satisfaction" of the debt.
- I, as the co-signer, will be released from all further financial obligations regarding this account.
- Your company agrees to report the account as "Paid in Full" or "Settled in Full" to all credit reporting agencies, or ideally, remove the trade line entirely.

Please note that this offer is contingent upon a written agreement signed by an authorized representative of your company. This offer shall expire in [Insert Number] days from the date of this letter.

I look forward to receiving your validation documents and your response to this settlement proposal.

Sincerely,

[Your Signature]

[Your Printed Name]