

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

[Date]

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

RE: Account Number [Insert Account Number]

To Whom It May Concern,

I am writing to formally request validation of the debt you are seeking to collect regarding the student loan account referenced above. I am listed as a co-signer on this account for the primary borrower, [Primary Borrower's Full Name].

Under the Fair Debt Collection Practices Act (FDCPA), I have the right to request validation of this debt. Please provide the following information:

- A copy of the original promissory note bearing my signature.
- A complete payment history showing all credits, debits, and interest calculations applied to the account.
- Verification of the current balance and any additional fees or penalties.
- Proof that your agency is licensed to collect debt in my state.
- Documentation showing the date of default and the date of the last payment made by either the primary borrower or myself.

Please be advised that I am disputing this debt until such time as you provide the requested verification. If you fail to provide this information within 30 days, you must cease all collection activities and remove any derogatory information reported to credit bureaus regarding this account.

Furthermore, please restrict all future communications regarding this matter to writing only. Do not contact me by telephone at my home or place of employment.

Sincerely,

[Your Signature]

[Your Printed Name]