

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

[Date]

[Collection Agency Name]  
[Collection Agency Address]  
[City, State, Zip Code]

**RE: Account Number [Insert Account Number]**

Dear [Collection Agency Name],

I am writing to you in response to your notice dated [Date of Notice] regarding an alleged debt for which you claim I am responsible as a co-signer for [Primary Borrower's Name].

This letter is a formal request for debt validation pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g. I am formally disputing the validity of this debt and my alleged responsibility for it.

Please provide the following documentation to verify this claim:

- A copy of the original signed contract or security agreement showing my signature as a co-signer.
- Verification of the current balance, including a full breakdown of any interest, fees, or collection costs added.
- Proof of the primary borrower's default and documentation showing that the primary borrower was notified of the delinquency.
- Documentation proving your company is legally authorized to collect this debt in my state.
- A copy of the original creditor's last billing statement sent to the primary borrower.

If you cannot provide the documentation requested above, you must immediately cease all collection efforts against me and remove any derogatory information regarding this account from my credit reports.

Please note that I am exercising my right to request that you cease all telephone contact with me. All future communications regarding this matter must be sent in writing via U.S. Mail.

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]