

Date: [Insert Date]

TO:

[Name of Debt Collector/Lender]

[Address Line 1]

[City, State, Zip Code]

RE: Notice of Debt Validation

Account Number: [Insert Account Number]

Principal Debtor: [Insert Name of Primary Business/Borrower]

Guarantor: [Insert Your Name or Entity Name]

To Whom It May Concern,

I am writing to you in response to your recent communication dated [Insert Date of Notice Received] regarding an alleged debt owed by [Name of Principal Debtor], for which you claim I am liable as a commercial guarantor.

Under applicable commercial laws and fair debt collection practices, I formally request that you provide competent evidence to validate the alleged debt and my specific obligations as a guarantor. Please provide the following information:

- A complete copy of the executed commercial guarantee agreement signed by me.
- A copy of the original underlying loan agreement or credit contract between the creditor and the principal debtor.
- A full itemization of the alleged debt, including the original principal amount, interest accrued, fees, and any credits applied to the account.
- Evidence of the principal debtor's default.
- Proof of your authority to collect this debt on behalf of the current creditor.

Please be advised that this is not a refusal to pay, but a formal request for validation. Until such time as you provide the requested documentation, I dispute the validity of this debt and my liability for the same.

I expect a response within thirty (30) days of your receipt of this letter. During this time, I request that you cease all collection activities against me personally and refrain from reporting any negative information to credit reporting agencies until the debt is validated.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Title, if applicable]

[Your Address]

[Your Phone Number]