

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

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

RE: Account Number: [Account Number]  
Subject: Debt Validation Request (Guarantor)

Dear [Collection Agency Name],

I am writing this letter in response to your notice dated [Date of notice received] regarding an alleged debt for [Original Debtor's Name], for which you claim I am a guarantor.

Under the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am formally requesting that you provide verification and validation of this debt. Specifically, please provide the following information:

- The name and address of the original creditor.
- A copy of the original contract or agreement clearly showing my signature as a guarantor.
- A detailed breakdown of the amount alleged to be owed, including principal, interest, and any fees.
- Proof that your agency is licensed to collect debts in my state.
- Proof that the statute of limitations for collecting this debt as a guarantor has not expired.

Please note that this is not a refusal to pay, but a request for validation. Until such time as you provide the requested documentation, I dispute the validity of this debt and my alleged responsibility for it.

Furthermore, if you have reported this item to any credit reporting agency, you are required by law to mark it as "disputed." Failure to do so may be a violation of the Fair Credit Reporting Act (FCRA).

I request that all future communication regarding this matter be in writing. Do not contact me by telephone at my home or place of employment.

Sincerely,

[Your Signature]  
[Your Printed Name]