

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

[Date]

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

Re: Account Number [Account Number]
Original Creditor: [Original Creditor Name]
Alleged Primary Debtor: [Primary Debtor Name]

Dear [Name of Debt Collector or Debt Collection Agency],

I am writing to formally dispute the validity of the debt referenced above, for which you claim I am responsible as a guarantor.

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

- A copy of the original signed guarantee agreement or contract that bears my signature.
- Evidence of the underlying debt and the default by the primary debtor.
- A complete payment history showing how the current balance was calculated, including all principal, interest, and fees.
- Proof that your agency is licensed to collect debts in my state.
- Documentation showing your legal authority to collect this specific debt.

This is not a refusal to pay, but a formal request for information. Until such time as you can provide the requested documentation, I dispute this debt in its entirety.

Furthermore, if you have reported this alleged debt to any credit reporting agencies, I request that you immediately mark it as "disputed." If you cannot validate the debt and my specific liability as a guarantor, I demand that you remove all references to this account from my credit reports.

Please cease all collection activities regarding this account until you have mailed the requested verification documents to me.

Sincerely,

[Your Signature]

[Your Printed Name]