

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

[Date]

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

Re: Account Number [Insert Account Number]

Dear Debt Collector,

I am writing to formally dispute the validity of the debt referenced above. I am exercising my rights under the Fair Debt Collection Practices Act (FDCPA) to request full validation of this alleged debt for which you claim I am liable as a guarantor.

Please provide the following information and documentation:

- A complete copy of the original signed contract or guarantee agreement showing my signature and my personal legal obligation to pay this debt.
- Evidence of the underlying default by the primary debtor that triggered my alleged liability as a guarantor.
- A full breakdown of the amount claimed, including the principal balance, interest, and any fees added.
- Proof that your company is licensed to collect debt in my state.
- A copy of the last billing statement sent to the primary debtor.

This is not a refusal to pay, but a formal request for verification. Until such time as you provide the requested proof and a copy of the binding contract, you must cease all collection activities against me regarding this matter.

If you fail to provide this documentation within 30 days, I will consider this matter closed and expect all references to this account to be removed from my credit reports.

Sincerely,

[Your Signature]
[Your Printed Name]