

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

[Date]

[Creditor/Collection Agency Name]
[Contact Person, if known]
[Address]
[City, State, Zip Code]

RE: Account Number: [Account Number]
Original Debtor Name: [Name of Primary Borrower]

Dear [Name of Contact Person or Debt Collection Department],

I am writing to you regarding the alleged debt mentioned above, for which you claim I am a guarantor. This letter serves as a formal request for debt validation and a simultaneous offer for a settlement to resolve this matter amicably.

First, pursuant to my rights under the Fair Debt Collection Practices Act (FDCPA), I request that you provide formal validation of this debt. Please provide copies of the original signed guarantee agreement and a complete payment history showing how the current balance was calculated.

Without waiving my right to dispute this debt, I would like to offer a one-time, lump-sum payment of \$[Dollar Amount] in exchange for a full release of my obligations as a guarantor and the total cancellation of the remaining balance. This offer is contingent upon the following conditions:

- The payment of \$[Dollar Amount] will be accepted as "Payment in Full."
- You agree to cease all collection activities against me regarding this account.
- You agree to remove any negative marks or reports related to this account from my credit reports with all major credit bureaus.
- You will provide a written release confirming that I have no further liability under the guarantee agreement.

Please note that this offer is not an admission of liability for the debt. This offer is valid for [Number] days from the date of this letter. If you accept these terms, please send a signed agreement on your company letterhead. Once I receive the signed agreement, I will remit the funds via [Certified Check/Wire Transfer].

I look forward to your prompt response.

Sincerely,

[Your Signature]

[Your Printed Name]