

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

[Debt Collector Name]
[Debt Collector Address]
[City, State, Zip Code]

Re: Validation of Alleged Debt - Account Number: [Account Number]

To Whom It May Concern,

I am writing to you in response to your notice dated [Date of Notice] regarding a debt allegedly owed by [Primary Borrower Name], for which you claim I am a secondary guarantor.

Pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, I am formally requesting validation of this debt. I am exercising my right to dispute the validity of this debt and my alleged legal obligation as a guarantor.

Please provide the following documentation to substantiate your claim:

- A copy of the original contract signed by the primary borrower.
- A copy of the specific guarantee agreement containing my signature.
- Evidence that the primary borrower has defaulted and that all collection efforts against them have been exhausted.
- A complete statement of accounts, including the original principal amount, interest charged, and any fees added.
- Proof of your legal authority to collect this debt in my state.

If you fail to provide the requested validation within 30 days, you must cease all collection activities against me and remove any derogatory information you have reported to the credit reporting agencies regarding this matter.

Please note that this letter is not a refusal to pay, but a request for verification that the debt is valid and that I am legally responsible for it as a secondary guarantor.

Sincerely,

[Your Signature]
[Your Printed Name]