

Date: [Date]

To: [Name of Debt Collector/Lender]

Address: [Collector's Street Address]

City, State, Zip: [City, State, Zip]

From: [Your Name]

Address: [Your Street Address]

City, State, Zip: [City, State, Zip]

RE: Notice of Debt Validation (Guarantor Capacity)

Account Number: [Account Number]

Original Borrower: [Name of Primary Borrower]

Collateral: [Description of Secured Property]

To Whom It May Concern,

I am writing to formally dispute the validity of the debt referenced above for which you claim I am a guarantor. This notice is sent pursuant to the Fair Debt Collection Practices Act (FDCPA), 15 U.S.C. § 1692g, and other applicable state and federal laws.

Please provide the following documentation to validate this claim:

- A certified copy of the original Guarantee Agreement signed by me.
- Evidence of the default of the Primary Borrower.
- A complete statement of accounts showing the original loan amount, interest accrued, and all payments made by the Primary Borrower.
- Documentation regarding the status of the secured collateral, including its current location, appraisal value, or proof of sale/liquidation proceeds applied to the balance.
- Proof that you are legally authorized to collect this debt in my state.
- A copy of the original contract between the lender and the primary borrower.

If this debt is being reported to any credit reporting agencies, please ensure it is marked as "disputed." Failure to do so may constitute a violation of the Fair Credit Reporting Act (FCRA).

Be advised that I am requesting "validation" and not merely "verification." Until such time as you provide the requested documentation, you must cease and desist all collection efforts against me personally.

Sincerely,

[Your Signature]

[Your Printed Name]