

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

[Date]

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

Re: Account Number [Insert Account Number]

Dear [Name of Debt Collector or Collection Agency],

I am writing to you in response to your communication dated [Date of letter received] regarding a debt you allege I owe as a guarantor for [Name of Primary Borrower].

This letter is a formal notice that I am disputing the validity of this debt. Under the Fair Debt Collection Practices Act (FDCPA), I am requesting that you provide me with validation of this debt. Please provide the following information:

- A copy of the original signed personal guarantee agreement for the unsecured loan.
- Verification of the current amount owed, including a breakdown of principal, interest, and fees.
- Evidence that you are legally authorized to collect this debt in my state.
- The name and address of the original creditor.
- Proof that the primary borrower has defaulted on the loan and that the original creditor has exhausted efforts to collect from them, if applicable under the contract terms.

If you fail to provide the requested validation within 30 days, I expect you to cease all collection activities and remove any negative information related to this account from my credit reports.

Thank you for your immediate attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]