

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

[Date]

[Name of Debt Collector/Lending Institution]  
[Address]  
[City, State, Zip Code]

**RE: SECONDARY REQUEST FOR DEBT VALIDATION**

Account Number: [Your Account Number]

Reference Number: [Reference Number from previous correspondence]

To Whom It May Concern,

This letter is a formal secondary request regarding my previous correspondence dated [Date of First Letter] concerning the alleged debt mentioned above. As of today, I have not received a complete or satisfactory validation of this debt as required by the Fair Debt Collection Practices Act (FDCPA).

Since this claim involves a secured debt, I am once again requesting that you provide the following documentation:

- A copy of the original signed security agreement or contract establishing the lien.
- Verification of the current balance, including an itemized breakdown of all interest, fees, and credits applied.
- Proof of your legal authority to collect this debt or enforce the security interest in [Description of Collateral, e.g., Vehicle/Property].
- A complete chain of title showing the assignment of the debt from the original creditor to your agency, if applicable.
- A statement confirming whether the statute of limitations for legal action on this debt has expired.

Please be advised that your previous failure to respond does not constitute validation. I am disputing the validity of this debt in its entirety until sufficient proof is provided. Under the FDCPA, you must cease all collection activities and reporting to credit bureaus until this validation is sent to me.

I expect a response containing the requested documents within 15 days of your receipt of this letter. Failure to comply may result in a formal complaint to the Consumer Financial Protection Bureau (CFPB) and my state's Attorney General.

Sincerely,

[Your Signature]

[Your Printed Name]