

[Your Name/Company Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Debt Collector Name/Lending Institution]

[Contact Person, if known]

[Address]

[City, State, Zip Code]

RE: Response to Debt Validation / Account Number: [Your Account Number]

To Whom It May Concern,

This letter is in response to your notice dated [Date of Notice Received] regarding the alleged commercial debt for [Company Name].

I am formally disputing the validity of this debt. Pursuant to standard commercial lending practices and applicable state laws, I request that you provide the following documentation to substantiate this claim:

- A full and complete copy of the original executed Commercial Loan Agreement and any subsequent amendments.
- A complete statement of account detailing the original loan amount, all interest charged, fees assessed, and a history of all payments applied.
- Verification of the legal right to collect this debt, including copies of any assignments or transfers of the loan from the original creditor.
- Documentation confirming the calculation of any alleged default interest or penalties.
- The name and address of the original creditor, if different from your firm.

Please be advised that this is not a refusal to pay, but a formal request for validation to ensure the accuracy of your records and the legitimacy of the amount claimed. Until such time as you provide the requested documentation, I expect all collection activities to cease.

I look forward to receiving the requested information within thirty (30) days of your receipt of this notice.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Title/Capacity]