

[Your Name/Business Name]

[Your Address]

[City, State, Zip Code]

[Phone Number]

[Email Address]

[Date]

[Debt Collector Name]

[Debt Collection Agency Name]

[Address]

[City, State, Zip Code]

RE: FINAL NOTICE - REQUEST FOR DEBT VALIDATION

Account Number: [Your Account Number]

Total Amount Claimed: [Amount]

To Whom It May Concern,

This is a formal Final Notice regarding the alleged debt mentioned above. I am writing in response to your previous communications regarding the small business loan you claim I owe. This letter is sent pursuant to the Fair Debt Collection Practices Act (FDCPA) and applicable commercial lending laws.

I am formally disputing the validity of this debt. I have yet to receive sufficient documentation proving that I have a legal obligation to pay your agency. This is my final request for you to provide the following information:

- Proof of the original signed loan agreement and personal guarantee.
- A complete statement of account, including all credits, interest charges, and fees applied since the inception of the loan.
- Documentation showing your legal authority to collect this debt on behalf of the original creditor.
- Verification that the statute of limitations for collecting this debt has not expired.
- Your agency's license number to collect debt in my state.

If you fail to provide the requested validation within thirty (30) days of receipt of this notice, I will assume the debt is invalid and that you have ceased all collection activities. Please be advised that if you continue to report inaccurate information to credit bureaus or attempt further collection efforts without providing this validation, I will be forced to take legal action and file complaints with the Consumer Financial Protection Bureau (CFPB) and the State Attorney General's office.

Until this matter is resolved, you are hereby notified to cease and desist all telephone contact with me or my place of business. All future correspondence regarding this matter must be in writing and sent via U.S. Mail.

Sincerely,

[Your Signature]

[Your Printed Name]