

[Your Name/Business Name]

[Your Address]

[City, State, Zip Code]

[Phone Number]

[Email Address]

[Date]

[Debt Collector Name]

[Debt Collector Address]

[City, State, Zip Code]

Re: Account Number [Your Account Number]

To Whom It May Concern,

I am writing this letter in response to your notice dated [Date of notice received], regarding a debt you claim I owe for a small business loan. This is my formal request for debt validation pursuant to my rights.

Please provide the following information to verify this debt:

- Documentation showing the name of the original creditor and the original account number.
- A complete statement of the account, including the principal balance, interest, and any additional fees or charges.
- A copy of the original signed loan agreement or contract.
- Proof that your agency is licensed to collect debts in my state.
- Evidence that you are authorized by the creditor to collect this specific debt.

If you do not provide the requested documentation within 30 days, I will consider this matter closed and expect any entries regarding this account to be removed from my credit reports.

Please note that this letter is not a refusal to pay, but a request for verification. Until this debt is validated, I request that you cease all collection activities, including reporting to credit bureaus.

Sincerely,

[Your Signature]

[Your Printed Name]