

[Your Name/Business Name]

[Your Business Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email]

[Date]

[Name of Debt Collector/Lender]

[Collection Agency/Bank Name]

[Address]

[City, State, Zip Code]

RE: Formal Debt Validation Request

Account Number: [Your Account Number]

Amount Alleged Due: \$[Amount]

To Whom It May Concern,

I am writing this letter in response to your notice dated [Date of notice received] regarding the aforementioned business debt. This is a formal request for debt validation. I am not disputing that a business relationship may have existed, but I am disputing the validity of the specific amount and the current ownership of this debt.

Please provide the following information and documentation regarding this account:

- A copy of the original executed business loan agreement or contract.
- A complete statement of account showing the calculation of the alleged debt, including principal, interest, and any added fees.
- Evidence that your company is legally authorized to collect this debt in [Your State].
- If you are a third-party collector, provide a copy of the assignment or purchase agreement proving you own this debt.
- The name and address of the original creditor.

Under the terms of the Fair Debt Collection Practices Act (FDCPA) and applicable commercial laws, please cease all collection activities until you have provided the requested validation. Furthermore, if this account has been reported to any credit reporting agencies, I request that you mark it as "disputed" immediately.

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

Sincerely,

[Your Signature]

[Your Printed Name]

[Title, e.g., CEO/Owner]