

[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: Debt Validation Notice - Account Number: [Account Number]

To Whom It May Concern,

I am writing this letter in response to your notice dated [Date of notice received] regarding an alleged debt associated with a small business loan for [Business Name], for which you claim I am a personal guarantor.

Pursuant to my rights under the Fair Debt Collection Practices Act (FDCPA) and applicable state laws, I am formally requesting that you provide verification and validation of this debt. I do not acknowledge the validity of this debt at this time.

Please provide the following information:

- A copy of the original signed personal guarantee agreement for this specific loan.
- The name and address of the original creditor.
- A complete statement of account, including the original loan amount, all payments made, interest accrued, and any additional fees or charges applied.
- Documentation proving that your company has the legal authority to collect this debt or that the debt was legally assigned to you.
- A copy of the last billing statement sent to the primary business borrower before the alleged default.

If you fail to provide this documentation within thirty (30) days, I expect you to cease all collection activities and remove any negative information related to this account from my credit reports.

Please note that this letter is not a refusal to pay, but a request for validation to ensure the claim is accurate and legally enforceable against me as a guarantor.

Sincerely,

[Your Signature]
[Your Printed Name]