

[Your Name / Business Name]

[Your Address]

[City, State, Zip Code]

[Your Phone Number]

[Your Email]

[Date]

[Name of Debt Collection Agency]

[Address of Debt Collection Agency]

[City, State, Zip Code]

RE: Notice of Debt Validation - Account Number: [Your Account Number]

To Whom It May Concern,

I am writing this letter in response to your notice dated [Date of notice from collector] regarding a small business loan debt you claim I owe. Under the Fair Debt Collection Practices Act (FDCPA) and applicable commercial lending laws, I am formally requesting that you provide validation of this debt.

Please provide the following information:

- A complete breakdown of the amount alleged to be owed, including original principal, interest, and any added fees.
- A copy of the original signed loan agreement or promissory note.
- The name and address of the original creditor.
- Proof that your company is licensed to collect debt in my state.
- Documentation showing your authority to collect this specific debt (such as a chain of title or assignment).

Please be advised that this is not a refusal to pay, but a request for verification. Until such time as you provide the requested documentation, I dispute the validity of this debt and request that all collection activities cease.

Furthermore, if this account has been reported to any credit reporting agencies, please ensure it is marked as "disputed."

Thank you for your prompt attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]

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