

[Your Name / Business Name]

[Business Address]

[City, State, Zip Code]

[Phone Number]

[Email Address]

[Date]

[Name of Debt Collection Agency/Lender]

[Address]

[City, State, Zip Code]

**RE: Debt Validation Notice for Account Number: [Your Account Number]**

To Whom It May Concern,

I am writing this letter in response to the notice I received from your office on [Date of Notice] regarding a purported debt related to small business financing.

Under the Fair Debt Collection Practices Act (FDCPA) and applicable commercial lending regulations, I am formally requesting that you provide full validation of this debt. Please provide the following information:

- The name and address of the original creditor.
- A copy of the original signed contract or financing agreement.
- A full itemized statement of the alleged debt, including principal, interest, and fees.
- Documentation proving your authority to collect this debt.
- Proof that the statute of limitations for collecting this debt has not expired.

Please note that this is not a refusal to pay, but a formal request for verification of the accuracy and validity of the claim. Until this information is provided and verified, I dispute the validity of this debt in its entirety.

I request that you cease all collection activities, including reporting to credit bureaus, until you have provided the requested documentation. If you fail to respond within 30 days, I will assume this matter is closed and the debt is void.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Title/Position]