

Date: [Insert Date]

TO:

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

RE: NOTICE OF DEBT TRANSFER / FORMAL DEMAND FOR PAYMENT

Dear [Debtor Name],

This letter serves as formal notification that your outstanding debt with [**Original Creditor Name**] has been officially transferred to [**Collection Agency Name**] for external collection services.

Account Details:

- Original Account Number: [Account Number]
- Total Balance Due: \$[Amount]
- Date of Default: [Date]

As of [Transfer Date], [Collection Agency Name] is now authorized to collect this debt in its entirety. All future payments, inquiries, and correspondence regarding this account should be directed to the following address:

[Collection Agency Name]

[Agency Address]

[Phone Number]

[Website/Payment Portal]

If you fail to resolve this balance or contact the agency to establish a payment plan within [Number of Days] days, further collection actions may be taken to the extent permitted by law.

If you have already paid this balance in full within the last 48 hours, please disregard this notice.

Sincerely,

[Your Name/Company Representative]

[Original Creditor Name]