

[Date]

[Consumer Name]

[Consumer Address]

[City, State, Zip Code]

Re: Notice of Debt - Account Number: [Account Number]

Dear [Consumer Name],

This letter is to inform you that your account with [Original Creditor Name] has been referred to [Debt Collection Agency Name] for collection. Our records indicate that you owe a total balance of \$[Amount Owed].

The balance is based on the following information:

- **Creditor:** [Original Creditor Name]
- **Account Number:** [Account Number]
- **Total Amount Due:** \$[Amount Owed]

Unless you dispute the validity of this debt, or any portion thereof, within thirty (30) days after receipt of this notice, we will assume the debt is valid. If you notify us in writing within this thirty-day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of a judgment and mail a copy of such verification or judgment to you.

Upon your written request within the thirty-day period, we will provide you with the name and address of the original creditor, if different from the current creditor.

Payments should be made payable to [Payment Entity Name] and sent to the address listed below.

This is an attempt to collect a debt by a debt collector. Any information obtained will be used for that purpose.

Sincerely,

[Sender Name/Department]

[Debt Collection Agency Name]

[Phone Number]

[Return Address]