

[Your Company Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

[Debtor Name]
[Debtor Address]
[City, State, Zip Code]

RE: NOTICE OF UNPAID DEBT

Account Number: [Account Number]
Total Amount Due: \$[Amount Due]

Dear [Debtor Name],

This letter serves as formal notice that your account with [Creditor Name] is currently past due. According to our records, the balance of \$[Amount Due] remains unpaid despite previous billing statements.

Please remit payment in full by [Due Date] to bring your account up to date. You may send a check to the address listed above or pay online at [Payment URL, if applicable].

Important Information Regarding Your Rights:

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

If you have already sent payment, please disregard this notice.

Sincerely,

[Your Name/Signature]
[Your Title]