

[AGENCY NAME]

[Agency Address Line 1]
[Agency Address Line 2]
[Phone Number] | [Email Address]
[Website URL]

Date: [Current Date]

Account Number: [Account Number]

Reference Number: [Internal Reference Number]

Creditor: [Original Creditor Name]

Total Amount Due: \$[0.00]

[Debtor Name]
[Debtor Address Line 1]
[Debtor Address Line 2]

Dear [Debtor Name],

This letter serves as formal notification that your account with **[Original Creditor Name]** has been referred to **[Agency Name]** for collection.

According to our records, the balance of **[\$0.00]** is past due. We request that you remit payment in full immediately. If you are unable to pay the full amount, please contact our office at [Phone Number] to discuss available payment arrangements.

Notice of Rights:

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 to be valid. If you notify us in writing within this 30-day period that the debt is disputed, we will obtain verification of the debt and mail a copy to you.

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

Sincerely,

[Agent Name/Department]
[Agency Name]