

Date: [Date]

To:

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

From:

[Collection Agency Name]
[Agency Address]
[City, State, Zip Code]
[Phone Number]

RE: Notice of Debt and Validation Rights

Account Number: [Account Number]

Creditor: [Original Creditor Name]

Amount Owed: \$[Amount]

Dear [Debtor Name],

This letter is to inform you that your account with [Original Creditor Name] has been referred to our office for collection. As of the date of this letter, you owe the amount listed above.

Please be advised of your legal rights regarding this debt:

- 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 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.

If you wish to dispute this debt or request the name and address of the original creditor, please send your request in writing to the address listed at the top of this letter.

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

Sincerely,

[Name of Agent/Representative]
[Collection Agency Name]