

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

[Date]

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

Re: Notice of Outstanding Balance - Account Number: [Account Number]

Dear [Debtor Name],

This letter serves as formal notification that you have an outstanding balance with [Company Name] in the amount of \$[Amount Owed].

According to our records, this balance stems from [Description of Services/Goods Provided] on [Date of Transaction]. To date, we have not received payment for these services.

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 and mail a copy of such verification to you.

Please remit payment in full to the address listed above or contact our office at [Phone Number] to discuss payment arrangements. If you have already sent payment, please disregard this notice.

Sincerely,

[Your Signature]

[Your Printed Name]
[Your Title]