

Date: [Insert Date]

To: [Guarantor Name]

[Guarantor Address]

[City, State, Zip Code]

From: [Creditor/Agency Name]

[Your Address]

[Contact Information]

RE: FINAL NOTICE AND DEBT VALIDATION WARNING

Account Number: [Account Number]

Principal Debtor: [Primary Debtor Name]

Outstanding Balance: [Amount Due]

Dear [Guarantor Name],

This letter serves as formal notice regarding the outstanding debt owed by [Primary Debtor Name], for which you are legally responsible as the Guarantor. Despite previous attempts to contact the principal debtor, the balance remains unpaid.

Under the terms of the Guarantee Agreement signed on [Date], you are now required to settle the full amount of [Amount Due] immediately.

Debt Validation Rights:

Unless you dispute the validity of this debt, or any portion thereof, within thirty (30) days after receiving this notice, we will assume this 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.

Consequences of Non-Payment:

Failure to remit payment or contact this office to arrange a payment plan within [Number] days of this notice may result in further action, including but not limited to:

- Reporting this delinquency to credit bureaus in your name.
- Referral of this account to legal counsel for litigation.
- Legal recovery of costs and interest as permitted by law.

Please remit the full payment to the address listed above or contact us at [Phone Number] to discuss immediate resolution.

Sincerely,

[Your Name/Signature]

[Your Title]