

Date: [Current Date]

To:

[Judgment Debtor Name]

[Debtor Address]

[City, State, Zip Code]

From:

[Creditor or Law Firm Name]

[Return Address]

[City, State, Zip Code]

[Phone Number]

RE: NOTICE OF JUDGMENT DEBT AND VALIDATION RIGHTS

Case Name: [Plaintiff] v. [Defendant]

Court: [Court Name, e.g., County Superior Court]

Case Number: [Court Case Number]

Judgment Date: [Date Judgment was entered]

Dear [Judgment Debtor Name],

This letter serves as formal notice that a judgment has been entered against you in the above-referenced matter. As of the date of this letter, you owe the following amount:

- Principal Judgment Amount: \$[Amount]
- Accrued Interest: \$[Amount]
- Court Costs/Legal Fees: \$[Amount]
- **Total Balance Due:** \$[Total Amount]

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

If you notify this office in writing within thirty (30) days from receiving this notice that you dispute the debt or any portion thereof, this office will obtain verification of the debt or a copy of the judgment and mail a copy of such verification or judgment to you.

Upon your written request within the thirty-day period, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Please be advised that this is an attempt to collect a debt and any information obtained will be used for that purpose.

Payment should be made payable to **[Payee Name]** and sent to the address listed above. If you wish to discuss payment arrangements, please contact our office at [Phone Number].

Sincerely,

[Signature Name]

[Title]