

Date: [Date]

From:

[Collection Agency Name]

[Address]

[City, State, Zip Code]

[Phone Number]

To:

[Debtor Name]

[Address]

[City, State, Zip Code]

RE: NOTICE OF JUDGMENT AND DEBT VALIDATION

Case Number: [Court Case Number]

Court of Record: [Name of Court]

Judgment Date: [Date Judgment was Entered]

Account Number: [Original Account Number]

Dear [Debtor Name],

This letter serves as formal notice that a judgment has been entered against you regarding the above-referenced debt. Our records indicate that this judgment remains unsatisfied. As of the date of this letter, the total amount due is **[\$[Total Amount Due]**.

This amount is broken down as follows:

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

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 or a copy of the judgment and mail it 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 resolve this matter and prevent further collection efforts or post-judgment remedies (such as wage garnishment or asset seizure), please contact our office at [Phone Number] or remit payment to the address listed above.

Sincerely,

[Name of Representative]
[Collection Agency Name]

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