

[Date]

[Consumer Name]

[Consumer Address]

[City, State, Zip Code]

RE: Notice of Debt Transfer and Charge-Off Status

Account Number: [Original Account Number]

Charge-Off Date: [Date of Charge-Off]

Outstanding Balance: \$[Amount]

Dear [Consumer Name],

This letter is to formally notify you that your account with [Original Creditor Name] has been charged off and the debt has been transferred to a third-party collection agency for recovery.

Effective as of [Transfer Date], the ownership and/or collection rights of this account were assigned to:

[Collection Agency Name]

[Collection Agency Address]

[Collection Agency Phone Number]

Please be advised that [Original Creditor Name] no longer manages this account. All future payments, settlement offers, or disputes regarding this debt must be directed to [Collection Agency Name].

The charge-off of this account has been reported to the national credit bureaus and may affect your credit score. To resolve this matter, please contact the agency listed above immediately.

Sincerely,

[Sender Name/Department]

[Original Creditor Name]