

**DATE:** [Insert Date]

**TO:**

[Name of Debtor Entity]

[Debtor Address Line 1]

[Debtor Address Line 2]

**FROM:**

[Creditor Name/Collection Agency Name]

[Your Address Line 1]

[Your Address Line 2]

**RE: OFFICIAL NOTICE OF COMMERCIAL DEBT VALIDATION**

Account Number: [Insert Account Number]

Total Amount Due: [Insert Currency and Amount]

Dear [Name of Debtor Representative/Business Name],

This letter serves as formal notice that your account with [Original Creditor Name] is past due and has been referred for collection. This is an attempt to collect a commercial debt.

**Debt Information:**

- Original Creditor: [Name]
- Date of Default: [Date]
- Principal Amount: [Amount]
- Interest/Fees: [Amount]
- Total Outstanding: [Total Amount]

Unless you dispute the validity of this debt, or any portion thereof, within thirty (30) days after receipt of this notice, the debt will be assumed to be valid.

If you notify this office in writing within the thirty-day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of a judgment and mail a copy of such verification or judgment 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.

Please remit payment in full to the address listed above or contact [Name/Department] at [Phone Number] to discuss payment arrangements.

Sincerely,

[Your Name/Signature]  
[Your Title]  
[Company Name]