

[Your Business Name]
[Your Name/Title]
[Business Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

[Debtor Name]
[Debtor Address]
[City, State, Zip Code]

RE: NOTICE OF DEBT VALIDATION

Account Number: [Account Number]
Amount Due: \$[Total Amount Due]

Dear [Debtor Name],

This letter is to formally notify you that your account with [Your Business Name] is currently past due. As of the date of this letter, you owe the amount of \$[Total Amount Due] for [Description of goods or services provided].

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

If you notify us in writing within the 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. Upon your written request within the thirty-day period, we will also 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 our office at [Phone Number] to discuss payment arrangements.

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Business Name]