

[Agency Name]
[Agency Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

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

RE: NOTICE OF OVERDUE ACCOUNT

Account Number: [Account Number]
Original Creditor: [Client/Company Name]
Total Amount Due: \$[Amount]

Dear [Debtor Name],

Please be advised that your account with [Client/Company Name] has been referred to our agency for collection. According to our records, the balance of \$[Amount] remains unpaid and is now past due.

This is a formal demand for payment. We request that you remit the total balance immediately to avoid further collection activity. You may send a check or money order to the address listed above, or contact us at [Phone Number] to discuss payment options.

If you have already sent your payment, please disregard this notice.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the debt or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification.

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

Sincerely,

[Agent Name/Signature]
[Agency Name]