[Date]

[Consumer Name]
[Consumer Address]
[City, State, Zip]

RE: Notice of Debt

Account Number: [Account Number]

Creditor: [Name of Current Creditor]

Amount Owed: $[Amount]

This letter is to inform you that your account has been referred to [Debt Collector Name] for collection.

IMPORTANT DISCLOSURES:

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

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will assume this debt is valid.

If you notify this office in writing within 30 days after 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 verification or judgment.

Upon your written request within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Sincerely,

[Name of Representative]
[Debt Collector Agency Name]
[Phone Number]