Date: [Insert Date]

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

From:
[Your Company Name/Collection Agency]
[Your Address]
[Phone Number]

RE: NOTICE OF DEBT

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

Dear [Debtor Name],

This letter serves as formal notification that your account with [Original Creditor Name] is past due. Our records indicate an outstanding balance of $[Insert Amount].

Please remit payment in full by [Insert Due Date] to avoid further collection activity. Payment can be made via [Insert Payment Method, e.g., check, online portal, or phone].

Notice of Rights:

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. If you request this office in writing 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.

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

Sincerely,

[Your Name/Authorized Representative]
[Your Title]