[Date]

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

RE: Notice of Debt - Account Number: [Account Number]

Dear [Recipient Name],

This letter is to formally notify you that your account with [Original Creditor Name] has been referred to [Collection Agency Name] for collection. The total amount currently due is $[Amount].

Please remit payment in full by [Due Date] or contact our office to discuss a payment arrangement. Failure to address this matter may result in further collection action.

Sincerely,

____
[Signature of Authorized Collector]

[Printed Name of Authorized Collector]
[Job Title]
[Collection Agency Name]
[Phone Number]

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