

[Date]

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

RE: Notice of Debt and Mandatory Disclosure of Rights

Account Number: [Account Number]

Creditor: [Original Creditor Name]

Amount Owed: \$[Amount]

This letter serves as formal notice regarding a debt owed to the aforementioned creditor. As of the date of this letter, you owe the amount listed above.

Mandatory Debt Collection Rights Disclosure:

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

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

If you notify the debt collector in writing within the thirty-day period that the debt, or any portion thereof, is disputed, the debt collector will obtain verification of the debt or a copy of a judgment against you and a copy of such verification or judgment will be mailed to you by the debt collector.

Upon your written request within the thirty-day period, the debt collector will provide you with the name and address of the original creditor, if different from the current creditor.

Sincerely,

[Your Name/Agency Name]

[Your Address]

[Your Phone Number]