[Agency Name]

[Street Address]
[City, State, Zip Code]
Phone: [Phone Number] | Email: [Email Address]
Website: [Website URL]

Date: [Current Date]

Account Number: [Account Number]

Creditor: [Original Creditor Name]

Amount Due: $[0.00]

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

Dear [Debtor Name],

Please be advised that your account with [Original Creditor Name] has been placed with our agency for collection.

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

Payment should be made payable to **[Agency Name]** and sent to the address listed above.

Sincerely,

[Agent Name/Department]
[Agency Name]

This communication is from a debt collector.