DATE: [Current Date]

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

RE: Notice of Debt Validation
Account Number: [Account Number]
Creditor: [Original Creditor Name]
Amount Due: $[Amount]

Dear [Debtor Name],

This letter is to inform you that [Debt Collector Name] is attempting to collect a debt owed to [Original Creditor Name].

Required FDCPA Disclosures:

- 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 this office.
- If you notify this office in writing within the thirty-day period that the debt, or any portion thereof, is disputed, we 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.
- Upon your written request within the thirty-day period, we will provide you with the name and address of the original creditor, if different from the current creditor.

If you have any questions regarding this matter, you may contact our office at [Phone Number].

Sincerely,

[Debt Collector Representative Name]
[Debt Collector Company Name]
[Company Address]