DATE: [Insert Date]

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

RE: NOTICE OF OUTSTANDING DEBT

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

Dear [Debtor Name],

This is an official communication from the Debt Collection Department regarding your delinquent account with [Creditor Name].

As of the date of this letter, our records indicate that your balance of [Insert Amount] is past due. Despite previous notifications, we have not received the required payment.

Please remit the full payment by [Insert Deadline Date] to avoid further collection actions. Payments can be made via [Insert Payment Methods, e.g., online portal, check, or phone].

If you have already made this payment, please disregard this notice. If you are unable to pay the full amount immediately, please contact our department at [Insert Phone Number] to discuss potential payment arrangements.

Failure to respond to this notice may result in further action to recover the debt as permitted by law.

Sincerely,

[Your Name/Agent Name]
Debt Collection Department
[Company Name]

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