

[Agency Name]
[Agency Address Line 1]
[Agency Address Line 2]
[Phone Number]
[Website/Email]

[Date]

RE: NOTICE OF DEBT COLLECTION

Account Number: [Account Number]
Creditor: [Original Creditor Name]
Amount Due: \$[Total Amount]

[Debtor Name]
[Debtor Address Line 1]
[Debtor Address Line 2]

Dear [Debtor Name],

Please be advised that your account with [Original Creditor Name] has been referred to [Agency Name] for collection. Our records indicate that you have an outstanding balance of \$[Total Amount].

Unless you notify this office within thirty (30) days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within thirty (30) days from receiving this notice that you dispute the debt, this office will obtain verification of the debt and mail a copy of such verification to you.

Payment should be made immediately to [Agency Name] via the following methods: [Payment Methods].

This communication is from a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose.

Sincerely,

[Agent Name/Department]
[Agency Name]