

Date: [Insert Date]

To:

[Consumer Name]
[Consumer Address]
[City, State, Zip Code]

From:

[Company Name]
[Department Name]
[Company Address]
[Company Phone Number]

RE: Final Investigation Results and Debt Validation Notice

Account Number: [Insert Account Number]

Total Amount Due: \$[Insert Amount]

Dear [Consumer Name],

This letter serves as formal notification regarding the completion of our investigation into your recent dispute dated [Insert Dispute Date].

Investigation Results:

After a thorough review of our internal records, original contracts, and payment history, we have concluded that the debt is valid and accurate as reported. Our investigation confirms that the balance of \$[Insert Amount] remains outstanding and is your legal responsibility.

Debt Validation Details:

Pursuant to applicable fair debt collection practices, we are providing the following information to validate this debt:

- **Original Creditor:** [Insert Name of Original Creditor]
- **Date of Last Payment:** [Insert Date]
- **Itemized Statement:** [Briefly describe or state "See attached"]

Next Steps:

Since the investigation has verified the accuracy of this account, we request that you remit payment in full by [Insert Due Date] to avoid further collection efforts. If you are unable to pay the full amount, please contact our office at [Insert Phone Number] to discuss available payment arrangements.

If you have additional evidence that was not previously provided for our review, please submit it within [Number] days of receiving this notice.

Sincerely,

[Name of Representative]

[Title]

[Company Name]

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