

[Your Company Name]  
[Your Address]  
[City, State, Zip Code]  
[Phone Number]  
[Date]

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

**RE: Notice of Final Debt Investigation Findings**

Account Number: [Account Number]  
Reference Number: [Reference Number]

Dear [Recipient Name],

This letter is to formally notify you that we have completed our investigation regarding the debt associated with the account referenced above. This investigation was initiated following your request dated [Date of Dispute/Request].

**Investigation Outcome:**

[Select one option below and delete the others]

- **Debt Validated:** Our records and the documentation provided by the original creditor confirm that the debt is valid, accurate, and remains owed by you.
- **Debt Partially Validated:** Our investigation found that while the debt is valid, the balance has been adjusted to \$[Amount] based on [Reason for adjustment].
- **Debt Unsubstantiated:** We were unable to sufficiently verify the debt. As a result, we have ceased collection efforts and notified credit reporting agencies to remove this tradeline.

**Evidence Reviewed:**

As part of our findings, we have enclosed copies of the following documents for your records:

- [List document, e.g., Original Contract/Agreement]
- [List document, e.g., Itemized Statement of Account]
- [List document, e.g., Proof of Last Payment]

**Next Steps:**

If the debt has been validated, please contact us by [Date] to arrange for payment or to discuss a settlement plan. If we do not hear from you, we may proceed with further collection actions as permitted by law.

If you have any questions regarding these findings, please contact our office at [Phone Number] during business hours.

Sincerely,

[Your Name/Department]

[Your Company Name]