

Date: [Insert Date]

To:

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

From:

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

RE: VALIDATION OF DEBT AND FINAL NOTICE BEFORE LEGAL ACTION

Dear [Debtor Name],

This letter serves as formal notification regarding your outstanding balance of \$[Amount Owed] owed to [Your Name/Company Name] for [Description of Services/Goods provided].

As of this date, your account is [Number] days past due. Despite our previous attempts to resolve this matter, we have not received the required payment.

Debt Validation Details:

- **Account Number:** [Account Number]
- **Original Date of Debt:** [Date]
- **Principal Amount:** \$[Amount]
- **Interest/Late Fees:** \$[Amount]
- **Total Balance Due:** \$[Total Amount]

This is your **FINAL NOTICE**. You are requested to remit the total balance due within [Number, e.g., 10] business days from the date of this letter. Payments can be made via [Insert Payment Methods, e.g., Check, Credit Card, Online Portal].

Failure to settle this debt or contact our office to establish a payment plan by [Deadline Date] will result in this account being transferred to a third-party collection agency or the initiation of legal proceedings to recover the full amount, including potential court costs and legal fees.

If you dispute the validity of this debt, you must notify us in writing within 30 days of receiving this notice. If you have already sent payment, please disregard this letter.

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Title]