

[Your Name/Company Name]

[Address]

[City, State, Zip Code]

[Phone Number]

[Date]

[Consumer Name]

[Address]

[City, State, Zip Code]

**Re: Account Number [Account Number] - Notice of Consumer Rights**

Dear [Consumer Name],

This letter is to provide you with information regarding your rights under the Fair Debt Collection Practices Act (FDCPA). We are committed to complying with all federal regulations regarding the collection of debts.

**Verification of Debt:**

Unless you dispute the validity of this debt, or any portion thereof, within thirty (30) days after receipt of this notice, we will assume the debt to be valid. If you notify us in writing within this thirty-day period that the debt, or any portion thereof, is disputed, we will obtain verification of the debt or a copy of a judgment and mail a copy to you.

**Original Creditor Information:**

Upon your written request within the thirty-day period, we will provide you with the name and address of the original creditor, if different from the current creditor.

**Communication Practices:**

Under the FDCPA, debt collectors may not:

- Contact you at unusual times (generally before 8:00 a.m. or after 9:00 p.m.).
- Harass, oppress, or abuse you or any third party.
- Use false, deceptive, or misleading representations.
- Contact you at your place of employment if they know your employer prohibits such communications.

**Cease Communication:**

You have the right to request that we stop communicating with you. If you notify us in writing that you refuse to pay the debt or that you wish us to cease further communication, we will not contact you again except to advise you that our efforts are being terminated or that we intend to invoke specific legal remedies.

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,

[Your Signature]

[Your Printed Name/Title]