

**[Date]**

**[Debtor Name]**

[Debtor Address]

[City, State, Zip Code]

**RE: Notice of Debt Validation**

Creditor: [Name of Original Creditor]

Account Number: [Account Number]

Amount Due: \$[Total Amount]

Dear [Debtor Name],

This letter is to advise you that your account has been referred to our office for collection. **This is an attempt to collect a debt. Any information obtained will be used for that purpose. This communication is from a debt collector.**

As of the date of this letter, you owe the sum 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 the debt is valid.

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

Upon your written request within the thirty (30) day period, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Sincerely,

[Your Name/Agency Name]

[Your Phone Number]

[Your Address]