

Date: [Current Date]

To:

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

From:

[Your Company Name/Agency Name]

[Your Address]

[Your Phone Number]

Subject: NOTICE OF OUTSTANDING DEBT - Account #[Account Number]

Dear [Debtor Name],

This letter serves as formal notification that your account with [Original Creditor Name] is currently past due. According to our records, there is an outstanding balance of \$[Amount Due].

We request that you remit payment in full by [Due Date] to bring your account up to date. Payments can be made via [Payment Methods, e.g., online portal, check, or phone].

Unless you dispute the validity of this debt, or any portion thereof, within thirty (30) days after receipt of this notice, we will assume this 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 and mail a copy of such verification to you.

If you have already sent your payment, please disregard this notice.

Sincerely,

[Your Name/Signature]

[Title/Department]