

[Attorney Name/Law Firm Name]

[Street Address]

[City, State, Zip Code]

[Phone Number]

[Email Address]

[Date]

[Debtor Name]

[Debtor Street Address]

[Debtor City, State, Zip Code]

RE: FINAL DEMAND FOR PAYMENT AND VALIDATION NOTICE

Creditor: [Name of Original Creditor]

Account Number: [Last 4 digits of Account Number]

Amount Due: \$[Total Balance]

Dear [Debtor Name],

This law firm has been retained by [Name of Client/Creditor] to collect the delinquent debt referenced above. This letter serves as a formal final demand for payment and as your formal notice of debt validation rights.

Validation Notice:

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 this office in writing within the 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 of such verification or judgment to you. 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.

Demand for Payment:

Our client is prepared to pursue all legal remedies available to collect this balance. To prevent further action, please remit payment in full to the address listed above or contact our office at [Phone Number] to discuss a settlement or payment plan.

This is an attempt to collect a debt by a debt collector. Any information obtained will be used for that purpose.

Sincerely,

[Attorney Name]

[Law Firm Name]