
Dear Sir/Madam:

The amount of the debt- We represent the creditor concerning a debt claimed due from you in the amount of , plus interest to be requested at from (to date). Although we may have requested that you take certain action, you still have the right to make a written request, within thirty days of your receipt of this notice, for more information about the debt. Your rights are described below. Note- because of interest or other charges that may vary from day to day, the amount due on the day you pay may be greater. If you pay the amount shown above, an adjustment may be necessary after we receive the payment, in which event we will inform you. For further information, please contact this office.

The name of the creditor to whom the debt is owed-

The name of the original creditor-

The total amount of the debt due as of charge-off-

The total amount of interest accrued since charge-off-

The total amount of non-interest charges or fees accrued since charge-off-

The total amount of payments made on the debt since the charge-off-

Unless you, within thirty days after receipt of this notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by us.

If you notify us 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 against you and a copy of such verification or judgment will be mailed to you by us.

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.

We may proceed with suit or other proceeding to enforce any obligation against you without waiting the thirty-day period if so requested by our client. Your rights noted in this notice will not be affected by such suit or proceeding.

This communication is from a debt collector. The debt collector is attempting to collect a debt, and any information obtained will be used for that purpose.

Very truly yours,

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- (i) the use or threat of violence;
- (ii) the use of obscene or profane language; and
- (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

1. Supplemental security income, (SSI);
2. Social security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;
10. Federal student loans, federal student grants, and federal work study funds; and
11. Ninety percent of your wages or salary earned in the last sixty days.

[If statute of limitation expired]

Your creditor or debt collector believes that the legal time limit (statute of limitations) for suing you to collect this debt may have expired. It is a violation of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., to sue to collect on a debt for which the statute of limitations has expired. However, if the creditor sues you to collect on this debt, you may be able to prevent the creditor from obtaining a judgment against you. To do so, you must tell the court that the statute of limitations has expired.

Even if the statute of limitations has expired, you may choose to make payments on the debt. However, be aware: if you make a payment on the debt, admit to owing the debt, promise to pay the debt, or waive the statute of limitations on the debt, the time period in which the debt is enforceable in court may start again.

If you would like to learn more about your legal rights and options, you can consult an attorney or a legal assistance or legal aid organization.

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