

DEBT COLLECTION LETTER

DATE

[Debtor's Name]

[Debtor's Street Address]

[Debtor's City, State, and Zip Code]

Dear [Debtor last name]

This is a gentle reminder that the accompanying invoice/bill for [outstanding amount] is now past due. Therefore, we would appreciate it if you could make this payment as soon as you can.

PLEASE SEND PAYMENT TO [address or bank details]

Kindly get in touch if there is a mistake on our end and payment has been completed so that the situation can be urgently fixed.

We are not sorry to inform you that this collection will be turned over to our debt collection agency/lawyer if payment is not received by [due date]. We kindly ask that you get in touch with us right away to make a payment or arrange an alternative before this date because this debt could negatively impact your credit score.

Please note that you have the right to contest this debt in writing within thirty (30) days of receiving this letter. The collection shall be deemed accepted by the debtor if this letter is not disputed within the allotted thirty (30) days.

Sincerely