

COLLECTION LETTER

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Date: [DATE OF LETTER]

From (the "Creditor"): [YOUR NAME OR BUSINESS NAME], with a mailing address of [YOUR ADDRESS], phone [YOUR PHONE], email [YOUR EMAIL] ("Creditor," "I," or "we").

To (the "Debtor"): [CUSTOMER / DEBTOR NAME], with a mailing address of [DEBTOR ADDRESS] ("Debtor" or "you").

Account / Invoice No.: [ACCOUNT OR INVOICE NUMBER]

Sent by: [FIRST-CLASS MAIL / CERTIFIED MAIL / EMAIL / OTHER METHOD].

Re: Overdue balance of [\$AMOUNT DUE] on account [ACCOUNT OR INVOICE NUMBER].

Recitals. This letter (this "Letter") is a request that the Debtor pay an overdue amount owed to the Creditor. The Creditor sends this Letter in a good-faith effort to collect the balance described below and to give the Debtor an opportunity to pay or to dispute the amount before the Creditor considers further steps. Nothing in this Letter waives, limits, or releases any right or remedy of the Creditor, all of which are expressly reserved. The Creditor intends to comply with all applicable debt-collection, consumer-protection, and privacy laws in sending this Letter.

1. The Debt

1.1 Basis of the debt. The Debtor owes the Creditor an amount arising from [goods sold and delivered / services rendered / a written agreement dated [DATE] / an account / a loan], described as [DESCRIBE THE TRANSACTION OR RELATIONSHIP].

1.2 Original obligation. The amount became due under [INVOICE NUMBER(S) / THE AGREEMENT / THE STATEMENT] with an original due date of [ORIGINAL DUE DATE].

1.3 Account history. [OPTIONAL: Summarize the account — original amount, payments received, and current balance — or refer to an enclosed statement.]

2. Amount Now Due

2.1 Itemized balance. The amount currently due is itemized as: principal or unpaid invoice amount [\$PRINCIPAL]; interest or finance charges, if contractually or legally allowed [\$INTEREST]; late fees, if allowed [\$LATE FEES]; and other amounts [\$OTHER], for a total currently due of [\$TOTAL DUE].

2.2 Only lawful charges. The Creditor includes only amounts it believes are lawfully owed under the agreement, applicable law, and any cap on interest or fees imposed by the law of [STATE]. If any charge is later shown to be improper, it will be removed.

2.3 Continuing charges. Where allowed by the agreement and applicable law, interest and permitted charges may continue to accrue until the balance is paid in full.

3. Request for Payment

3.1 Demand. The Creditor requests that the Debtor pay the total amount due of **[\$TOTAL DUE]** on or before **[PAYMENT DEADLINE — e.g. [NUMBER] days from the date of this Letter]** (the "Payment Deadline").

3.2 How to pay. The Debtor may pay by **[check payable to [NAME], mailed to [ADDRESS] / online at [URL] / by phone at [PHONE] / other accepted methods]**. Please reference account **[ACCOUNT OR INVOICE NUMBER]** with any payment.

3.3 Payment arrangements. If the Debtor cannot pay the full amount by the Payment Deadline, the Creditor is willing to discuss a reasonable **[payment plan / partial settlement]** if the Debtor contacts the Creditor promptly. Any arrangement is binding only if put in writing and signed by the Creditor.

4. Your Right to Dispute

4.1 Dispute period. If the Debtor believes any part of this balance is incorrect or not owed, the Debtor may dispute it by notifying the Creditor in writing at **[CREDITOR ADDRESS OR EMAIL]** within **[NUMBER]** days of receiving this Letter, describing the basis for the dispute.

4.2 Verification. On a timely written dispute, the Creditor will provide **[a copy of the invoice, statement, or other documentation supporting the debt]**, and will pause further collection of the disputed portion as required by applicable law while it responds.

4.3 Good-faith errors. The Creditor will correct any error promptly once verified. The Debtor's failure to dispute does not, by itself, waive any defense the Debtor may have, and the Creditor does not concede any such defense.

5. Consequences of Non-Payment

5.1 Further collection steps. If the Debtor does not pay or make arrangements by the Payment Deadline, the Creditor may take further steps to collect the debt, which may include **[referring the account to a third-party collection agency / referring the matter to an attorney / pursuing a claim in small-claims or other court]**, consistent with applicable law.

5.2 Recovery sought. In any legal proceeding, the Creditor may seek the amount due plus **[interest, court costs, and, where a contract or statute allows, reasonable attorneys' fees]** as permitted by law.

5.3 Credit reporting. **[OPTIONAL — INCLUDE ONLY IF ACCURATE AND PERMITTED: The Creditor may report the status of this account to a consumer reporting agency as allowed by law.]** Any reporting will be accurate and made only as the law permits.

6. Fair and Lawful Collection

6.1 Compliance with law. The Creditor intends to collect this debt only by lawful means and in compliance with all applicable federal, state, and local debt-collection, consumer-protection, and privacy laws, including any limits on the time, place, and manner of contacting the Debtor.

6.2 No improper conduct. The Creditor will not use harassment, false or misleading statements, or unfair practices to collect this debt. Communications will be truthful and professional.

6.3 Third-party collectors. If this account is later handled by a third-party collection agency or attorney, that party may be subject to additional legal requirements and may be required to provide its own notices. **[Note: a separate "validation notice" and other disclosures may be legally required when a covered debt collector**

contacts a consumer; confirm with counsel.]

7. Reservation of Rights and Governing Law

7.1 All rights reserved. This Letter is not a complete statement of the facts or law and is not a waiver or release of any right, claim, or remedy. The Creditor expressly reserves all rights and remedies available under the agreement and at law or in equity.

7.2 No waiver. Accepting a partial payment, or any delay in collecting, does not waive the balance or any right unless the Creditor agrees in a signed writing.

7.3 How to contact us. Please direct any payment, dispute, or question to **[CONTACT NAME]** at **[EMAIL / PHONE / ADDRESS]**, referencing account **[ACCOUNT OR INVOICE NUMBER]**.

7.4 Governing law. This matter is governed by the laws of the State of **[STATE]**, and any action may be brought in the courts located in **[COUNTY, STATE]** or as otherwise required by an applicable agreement or by law.

Thank you for your prompt attention to this matter. The Creditor would appreciate payment or a response by the Payment Deadline and is glad to discuss a reasonable arrangement if needed.

CREDITOR

Signature: _____

Printed name: **[NAME]**

Title: **[TITLE OR N/A]**

Date: _____

Enclosures: [LIST ENCLOSED DOCUMENTS — e.g. invoice or statement, or "None"]

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