

P.O. Box 987  
Anytown, PA 12345-9876



ADDRESS SERVICE REQUESTED

January 5, 2007

**XYZ**Financial Systems, Inc.

P.O. Box 987  
Anytown, PA 12345-9876

**Office Hours:**

Monday - Thursday 8:00am - 8:00pm  
Friday 8:00am - 5:00pm  
Saturday 8:00am - 12:00pm  
Phone: 1-800-555-0000

David Debtor  
980 Main Street  
Anywhere, PA 12345



**Creditor** ABC Mobile Service  
**Account No.** 12345 987 6  
**Due Date** 00/00/00  
**Amount Due** \$ 000.00

## OVERDUE NOTICE

Dear David Debtor,

The named creditor has placed this account with our office for collection. It is imperative that you forward payment in full.

If you choose not to respond to this notification, we will assign your account to a collector with instructions to liquidate the balance.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of the debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, this office will obtain verification of the debt or obtain a copy of a judgement and mail you a copy of such judgement or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Sincerely,

John Doe  
XYZ Financial Systems, Inc.

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

PLEASE RETURN THIS PORTION WITH YOUR PAYMENT (MAKE SURE ADDRESS SHOWS THROUGH WINDOW)

David Debtor  
980 Main Street  
Anywhere, PA 12345

Account No.	Due Date	Total Balance
12345 987 6	00/00/00	\$ 000.00

Payment Amount ↓

\$

Check here if your address or phone number has changed and provide the new information below.

NAME \_\_\_\_\_  
STREET ADDRESS \_\_\_\_\_  
CITY \_\_\_\_\_ STATE \_\_\_\_\_ ZIP \_\_\_\_\_  
HOME PHONE \_\_\_\_\_ BUSINESS PHONE \_\_\_\_\_

MAKE PAYMENT TO:

XYZ FINANCIAL SYSTEMS  
PO BOX 987  
ANYTOWN PA 12345-9876



0123456789023456789AB0123456789C123456