

**SAMPLE INITIAL COLLECTION LETTER  
PLACE ON ATTORNEY LETTERHEAD****FOR USE ONLY IN OFFICE OF OBLIC INSURED ATTORNEY  
DO NOT DISTRIBUTE****NOTE: THIS SAMPLE LETTER IS PROVIDED FOR LOSS PREVENTION ONLY!  
PROVIDING THIS SAMPLE LETTER DOES NOT CONSTITUTE LEGAL ADVICE.  
THERE IS NO GUARANTEE THAT IF YOU USE THIS SAMPLE LETTER YOU WILL  
NOT BE SUED OR THAT YOU WILL PREVAIL, IF SUED. PLEASE REMOVE THESE  
INTRODUCTORY PARAGRAPHS PRIOR TO SENDING LETTER.**

DATE

NAME OF CONSUMER  
123 ANY STREET  
ANYTOWN, OHIO 43200RE: NAME OF CREDITOR TO WHOM DEBT IS OWED  
AMOUNT OF DEBT

Dear Mr/Ms Consumer:

This account has been listed with our office for collection.

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

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this 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 that you dispute the validity of this debt, or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request of 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.

**IF INTEREST IS ACCRUING, YOU MUST INCLUDE THIS “SAFE HARBOR” LANGUAGE:**

As of the date of this letter, you owe \$\_\_\_\_\_ [the exact amount due]. Because of interest, late charges and other charges that may vary from day to day, the amount due on the day you pay may be greater. Hence, if you pay the amount shown above, an adjustment may be necessary after we receive your check, in which event we will inform you before depositing the check for collection. For further information, write to the undersigned or call \_\_\_\_\_[PHONE NUMBER].

**IF COLLECTION LETTER IS SENT OUTSIDE STATE IN WHICH ATTORNEY IS LICENSED, YOU MUST INCLUDE THIS LANGUAGE:**

Attorneys in this firm are licensed in Ohio and we litigate only in Ohio. This letter should not be construed as a threat of suit.

**IF ATTORNEY DID NOT REVIEW ACCOUNT, YOU MUST INCLUDE THIS LANGUAGE:**

At this time, no attorney with this firm has personally reviewed the particular circumstances of your account

Very truly yours,  
Attorney at Law