date

Select one debtor’s first and last name

debtor’s address line 1

debtor’s address line 2

debtor’s city, state and zip code

Re: Invoice No: invoice number Amount due: $ amount Due date: date

Dear prefix and last name,

Our records indicate your debt is past due. As of date, you owe the agency’s name the sum of $ principal amount plus interest accrued to date for description of debt. The amount you owe will increase over time/monthly/other period to be recomputed as interest accrues at a rate of enter interest rate on the unpaid principal amount.

If the agency’s name does not receive a payment from you by date, then your debt will be assigned to the Oregon Department of Revenue for collection as required by Oregon Revised Statute 293.231. At that time, you will also become responsible for the payment of an additional collection fee of up to DOR rate/(1-DOR rate) percent of the amount you owe. This additional percentage will apply to any increase in the amount you owe due to the accrual of interest on the unpaid principal amount.

The Oregon Department of Revenue may subsequently assign your debt to a private collection firm for collection as required by Oregon Revised Statute 293.231. At that time, you will become responsible for the payment of an additional collection fee of up to PCF rate/(1- PCF rate) percent of the amount you owe. This additional percentage will apply to any increase in the amount you owe due to the accrual of interest on the unpaid principal amount.

To prevent your debt from accumulating interest, or from being assigned to collections at an additional cost to you, we must receive payment no later than date.

If you dispute the past due balance, please agency’s dispute process and submit to the agency’s name by date.

Your prompt attention to this matter is greatly appreciated. You may contact me at signatory’s phone number Monday through Friday between time a.m. (PST) and time p.m. (PST).”

Sincerely,

signatory’s name

signatory’s title