

The Law Office of Steven B. Grant, Esq.
Attorney and Counselor at Law

Steven B. Grant (FL)

PO Box 424
Boynton Beach, Florida 33425

Phone: 904 468 7529
Fax: 561 423 3769
Email: GrantLegalFL@gmail.com

April 15, 2011

VIA CERTIFIED MAIL

Debtor
Debtor Address

Re: Demand Letter for Debt owed
Amount Owning: \$ XXX.XX

Dear Debtor:

This office has been retained by Creditor, to collect the outstanding obligation owed by you in the amount of \$XXX.XX.

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

If arrangements for the prompt payment of this debt are not made within thirty (30) days from the date of this letter, we will recommend to our client that suit be filed against you in the County Court of _____ County, Florida.

You are entitled to certain information that sets forth your rights and our obligations under the law. The law provides that:

(a) Within five (5) days after our initial communication with you in connection with the collection of any debt, unless the following information is contained in the initial communication or unless you have paid the debt, we shall send you a written notice containing (1) the amount of the debt, (2) the name of the creditor to whom the debt is owned, (3) unless you, within thirty (30) days after receipt of this notice, dispute the validity of the debt, or any portion thereof, the debt will be assumed to be valid by us, (4) if you notify us **in writing** within the thirty (30) day period that the debt, or any portion thereof, is disputed, we will obtain verifications of the debt or a copy of the debt, judgment against you and a copy of such verification or judgments will be mailed to you by us, and (5) upon your **written** request within the thirty (30) day period, we will provide you with the name and address of the original creditor, if different from the current, if different from the current creditor;

(b) you notify us **in writing** within the thirty (30) day period that the debt, or any portion thereof, is disputed, or that you request the name and address of the original creditor, we shall cease collection of the debt, or any disputed portion thereof, until we obtain verification of the debt or a copy of a judgment, or the name and address of the original creditor, and a copy of such verification or judgment, or name and address of the original creditor, is mailed to you by us;

(c) Your failure to dispute the validity of a debt under the section may not be construed by any court as an admission of liability by you.

Please send a certified check or money order to our office in the amount of XXX Dollars (\$XXX.XX) made payable to Steven B. Grant, Esq. If you fail to pay the amount in full or otherwise contact our office within thirty (30) of receipt of this letter, we have been authorized to pursue all legal actions necessary to collect this debt.

If you have any questions concerning this matter, please contact me at 904-468-7529.

Respectfully Submitted,

Steven B. Grant, Esq.
FL Bar 85017