

URGENT: FINAL NOTICE BEFORE LEGAL ACTION

Date: [Current Date]

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

Re: Credit Card Account Number ending in [Last 4 Digits]

Dear [Debtor Name],

This is a formal notice regarding your outstanding credit card balance of \$[Total Amount Owed]. Despite our previous attempts to resolve this matter, your account remains severely past due.

This is your final opportunity to settle this debt voluntarily. If full payment is not received or a formal repayment plan is not established by [Deadline Date], we will have no choice but to escalate this matter to our legal department or a third-party litigation agency.

Legal action may result in:

- A formal lawsuit filed against you in court.
- Court costs and attorney fees added to your existing balance.
- Potential wage garnishment or liens on personal property.
- Further negative impact on your credit report.

To prevent these actions, please submit payment via the following methods:

[Insert Payment Website Link]

[Insert Phone Number for Payment]

If you are experiencing financial hardship, contact us immediately at [Phone Number] to discuss possible settlement options before the deadline.

Sincerely,

[Your Name/Department]

[Company Name]

[Company Phone Number]