

**Date:** [Current Date]

**To:**

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

**Account Number:** [Account Number]

**Total Balance Due:** \$[Amount]

**SUBJECT: FINAL DEMAND AND NOTICE OF PENDING ACCOUNT CHARGE-OFF**

Dear [Debtor Name],

This is a formal notice regarding your delinquent account with [Company Name]. Despite previous requests for payment, your balance of \$[Amount] remains unpaid and is now [Number] days past due.

Please be advised that this is our **final demand for payment**. If we do not receive the full amount due or a mutually agreed-upon payment arrangement by [Deadline Date], we will proceed with the following actions:

- **Account Charge-Off:** Your account will be closed and written off as a bad debt loss.
- **Credit Reporting:** A charge-off status will be reported to the national credit bureaus, which may significantly lower your credit score for up to seven years.
- **Third-Party Collection:** Your file may be transferred to an outside collection agency or a legal firm for further recovery efforts.

You can still prevent these actions by taking immediate steps to resolve this debt. Please submit your payment via [Payment Method/Website] or contact our billing department at [Phone Number] today.

If you have already sent your payment, please disregard this notice.

Sincerely,

[Your Name/Department]

[Company Name]

[Phone Number]

[Email Address]