

Date: [Insert Date]

To:

[Recipient Name]

[Recipient Address]

[City, State, Zip Code]

RE: FINAL NOTICE BEFORE DEBT TRANSFER - Account #[Insert Account Number]

Dear [Recipient Name],

This letter serves as formal notification that your account is now seriously past due. Despite previous attempts to contact you regarding your outstanding balance of **\$[Insert Amount]**, we have not received payment or a proposal for a payment plan.

Please be advised that this is your **final warning**. If the full balance is not paid by [Insert Deadline Date], we will have no choice but to transfer your account to an external debt collection agency.

Transferring your debt may result in the following:

- Reporting of the delinquency to major credit bureaus.
- A negative impact on your credit score.
- Additional collection fees and interest charges.
- Potential legal action to recover the funds.

To prevent this transfer, please submit your payment immediately via [Insert Payment Method/Website] or contact our billing department at [Insert Phone Number] to discuss your options.

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

Sincerely,

[Your Name/Company Name]

[Your Title]

[Your Phone Number]

[Your Email Address]