

Date: [Insert Date]

TO: [Debtor Name]
[Debtor Address]
[City, State, Zip Code]

RE: FINAL WARNING - NOTICE OF INTENT TO REPORT TO CREDIT BUREAU

Account Number: [Insert Account Number]
Total Balance Due: \$[Insert Amount]

Dear [Debtor Name],

This is a formal notice regarding your outstanding balance with [Company Name] in the amount of \$[Insert Amount]. Despite previous attempts to resolve this debt, our records indicate that your account remains unpaid and is severely delinquent.

This letter serves as your **final warning**. If we do not receive payment in full or an agreed-upon settlement within [Number, e.g., 10] days from the date of this letter, we will proceed with reporting your delinquency to the major national credit bureaus (Equifax, Experian, and TransUnion).

Reporting this debt may result in a significant negative impact on your credit score, which can affect your ability to obtain future loans, credit cards, housing, or employment. Once a negative mark is reported, it may remain on your credit profile for up to seven years.

To prevent this action, please choose one of the following options:

- Pay the full balance of \$[Insert Amount] via [Payment Method/Website].
- Contact our office immediately at [Phone Number] to discuss a final payment arrangement.

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

Sincerely,

[Your Name/Department]
[Company Name]
[Company Phone Number]
[Company Address]