

[Your Name/Company Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Date]

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

RE: FINAL NOTICE PRIOR TO LEGAL ACTION

Dear [Debtor Name],

This letter serves as a formal final notice regarding your outstanding balance of \$[Amount] for [Invoice Number/Service Provided], which was originally due on [Original Due Date].

Despite previous reminders, we have not received the payment. Please be advised that this is your final opportunity to resolve this matter amicably.

FINAL DEADLINE: [Date] at [Time]

Payment must be received in full by the deadline stated above via [Payment Method: e.g., Bank Transfer, Certified Check, Online Portal].

Failure to remit payment by this specific deadline will result in immediate escalation of this account. This may include, but is not limited to, the following actions:

- Transferring the file to a professional debt collection agency.
- Commencing formal legal proceedings to recover the debt, including interest and legal fees.
- Reporting the delinquency to relevant credit bureaus.

We strongly urge you to settle this account immediately to avoid further costs and potential damage to your credit rating.

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Title/Position]