

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

[Date]

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

**RE: FINAL NOTICE REGARDING ACCOUNT [Account Number]**

Dear [Debtor Name],

This letter is a formal notice regarding the outstanding balance of \$[Amount] owed to [Creditor Name] for [Description of Debt]. Our records indicate that your last payment toward this debt was made on [Date of Last Payment].

Please be advised that because of the age of this debt, we will not sue you for it, and we will not report it to any credit reporting agencies. However, this does not mean the debt has been forgiven. The balance remains legally owed to [Creditor Name].

This is our final attempt to resolve this matter amicably. We are offering you a final opportunity to settle this account for a reduced amount of \$[Settlement Amount], provided payment is received by [Deadline Date].

Payment can be made via the following methods:  
[List Payment Methods]

If you do not intend to pay this debt, please notify us in writing to cease all further communications regarding this account. If you believe you do not owe this debt or that the amount is incorrect, please provide written documentation to support your claim within 30 days of receiving this letter.

Sincerely,

[Your Signature]

[Your Printed Name]  
[Your Title]