

**Date:** [Insert Date]

**To:**

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

**From:**

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

**RE: NOTICE OF OVERDUE ACCOUNT - FINAL REMINDER BEFORE COLLECTION**

Dear [Debtor Name],

This letter serves as a formal notice that your account is currently past due. Despite our previous attempts to contact you, we have not received payment for the outstanding balance listed below:

- **Invoice Number:** [Insert Number]
- **Invoice Date:** [Insert Date]
- **Total Amount Due:** \$[Insert Amount]
- **Days Past Due:** [Insert Number]

We value your business and would like to resolve this matter amicably. However, if payment is not received in full by **[Insert Due Date]**, we will be forced to take further action to recover the debt. This may include:

- Referring your account to a third-party debt collection agency.
- Reporting the delinquency to credit bureaus.
- Initiating legal proceedings.

Please remit payment immediately via [Insert Payment Method, e.g., online portal, check, or bank transfer]. If you have already sent your payment, please disregard this notice.

If you are experiencing financial difficulties or believe there is an error regarding this balance, please contact our billing department at [Insert Phone Number] or [Insert Email] immediately to discuss a payment plan.

Sincerely,

[Your Name/Signature]  
[Your Title]  
[Your Company Name]