

URGENT: PRE-LEGAL ACTION WARNING

Date: [Insert Date]

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

Subject: NOTICE OF IMPENDING DEFAULT AND INTENT TO LITIGATE

Dear [Recipient Name],

This letter serves as a formal warning regarding your outstanding balance of [Insert Amount] under the agreement dated [Insert Date of Agreement].

Our records indicate that your account is now [Number] days past due. Despite previous attempts to contact you, we have not received the required payment or a proposal for a payment plan.

Please be advised that if the full amount of [Insert Amount] is not received by [Insert Deadline Date], we will formally declare your account in default. Upon default, we intend to pursue all available legal remedies to recover the debt, which may include:

- Commencement of a formal lawsuit.
- Reporting the default to major credit bureaus.
- Seeking recovery of legal fees and interest as permitted by law.

You can avoid legal action by making a payment immediately via [Insert Payment Method/Link] or by contacting us at [Insert Phone Number] to discuss a settlement.

We strongly urge you to give this matter your immediate attention to avoid the costs and consequences of litigation.

Sincerely,

[Your Name/Company Name]
[Your Title]
[Your Contact Information]