

URGENT: FINAL NOTICE BEFORE DEFAULT

Date: [Insert Date]

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

Re: Account Number [Insert Account Number]

Dear [Recipient Name],

This letter serves as a formal warning regarding the severe delinquency of your account. As of today, your balance of \$[Insert Amount] is [Insert Number] days past due.

Despite previous notifications, we have not received the required payment. Your account is now at immediate risk of **DEFAULT**. If the total past due amount is not received by [Insert Deadline Date], we will take the following actions:

- Report the default to national credit bureaus, which may severely impact your credit score.
- Close your account and revoke all credit privileges.
- Refer your file to an external collection agency.
- Initiate legal proceedings to recover the full debt, including interest and legal fees.

To prevent these actions, please submit a payment of \$[Insert Amount] immediately via [Insert Payment Method/Link].

If you are experiencing financial hardship, please contact our Collections Department at [Insert Phone Number] before the deadline to discuss potential repayment options.

Please disregard this notice if payment has already been sent.

Sincerely,

[Your Name/Department]
[Company Name]