

[Your Name]
[Your Business Name]
[Your Address]
[Your Email]
[Your Phone Number]

[Date]

[Client Name]
[Client Company Name]
[Client Address]

RE: SECOND NOTICE - FINAL WARNING BEFORE LEGAL ACTION

Dear [Client Name],

This is my second formal escalation regarding the outstanding balance of \$[Total Amount Owed] for services rendered under Invoice(s) #[Invoice Number(s)].

My records show that these payments are now [Number] days overdue. Despite my previous reminders and the first escalation letter sent on [Date], I have yet to receive the payment or a formal response regarding your intent to settle this debt.

This situation is no longer acceptable. Please be advised that if payment is not received in full by [Date - e.g., 5 business days from now], I will be forced to take the following steps:

- Immediate cessation of all current and future work.
- Referral of this account to a professional debt collection agency.
- Commencement of legal proceedings through [Small Claims Court/Relevant Jurisdiction] to recover the principal amount, late fees, and legal costs.

I would prefer to resolve this matter amicably. Please confirm via email once the transfer has been initiated to avoid further escalation.

Payment should be made via: [Insert Payment Method/Link]

Sincerely,

[Your Signature]
[Your Printed Name]