

DATE: [Current Date]

TO:

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

RE: NOTICE OF INTENT TO FILE LAWSUIT

Account Number: [Full or Partial Account Number]

Total Amount Due: \$[Total Balance]

Dear [Debtor Name],

This letter serves as formal notification that your credit card account referenced above is in default. Despite previous attempts to collect this debt, our records indicate that the balance of \$[Total Balance] remains unpaid.

Please be advised that if payment is not received in full, or if a mutually agreeable payment arrangement is not established within [Number of Days, e.g., 10] days from the date of this letter, we intend to initiate legal proceedings against you in a court of competent jurisdiction.

If a lawsuit is filed, we will seek a judgment for the full amount due, plus:

- Accrued interest;
- Court costs and filing fees;
- Reasonable attorney's fees (where applicable by law).

A judgment may result in the garnishment of your wages, the attachment of your bank accounts, or the placement of liens against your property.

To prevent further legal action, please remit the full payment to the address below or contact our office immediately at [Phone Number] to discuss settlement options.

Remit Payment To:

[Company Name/Law Firm]

[Payment Address]

[City, State, Zip Code]

Govern yourself accordingly.

Sincerely,

[Your Name/Representative Name]

[Title]

[Company Name]