

**URGENT: IMMEDIATE PAYMENT REQUIRED TO PREVENT FURTHER PROCEEDINGS**

Date: [Insert Date]

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

Re: Account Number [Insert Account Number]

Dear [Debtor Name],

This letter serves as formal notice that your account is now seriously past due. Despite previous reminders, we have yet to receive the outstanding balance of \$[Insert Amount].

Please be advised that this is your final opportunity to resolve this debt voluntarily. If payment is not received in full by [Insert Deadline Date], we will have no choice but to escalate this matter. This may include transferring your file to an external debt collection agency or initiating formal legal proceedings to recover the funds, which may result in additional costs and impact your credit rating.

**Payment Instructions:**

- Online: [Insert Link]
- Phone: [Insert Phone Number]
- Mail: [Insert Address for Checks]

If you have already made this payment, please disregard this notice. If you are experiencing financial hardship and wish to discuss a payment plan, you must contact us immediately at [Insert Phone Number].

We expect your prompt cooperation to resolve this matter without further action.

Sincerely,

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