

[Date]

[Client Name]

[Client Address]

[City, State, Zip Code]

RE: FINAL NOTICE - NOTICE OF DEBT TRANSFER

Account Number: [Account Number]

Total Balance Due: \$[Amount]

Dear [Client Name],

Our records indicate that your account is now 90 days past due. Despite our previous attempts to contact you, we have not received the outstanding payment of \$[Amount].

Because your account is significantly overdue, this letter serves as formal notice that your file is being prepared for transfer to an external collection agency. Once transferred, this may negatively impact your credit rating and result in further collection actions.

To prevent this transfer, we must receive payment in full by [Deadline Date].

Payment Options:

- Pay online: [Website URL]
- Pay by phone: [Phone Number]
- Pay by mail: Send a check to [Company Address]

If you have already sent your payment, please disregard this notice. If you are experiencing financial difficulties, please contact our billing department immediately at [Phone Number] to discuss a potential payment plan.

Sincerely,

[Your Name/Department]

[Company Name]

[Contact Information]