

[Your Company Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]

[Date]

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

RE: FINAL NOTICE - DELINQUENT ACCOUNT

Account Number: [Account Number]
Past Due Balance: \$[Amount]
Days Past Due: 90

Dear [Customer Name],

This is a formal notification that your account is now 90 days past due. Despite our previous attempts to contact you via mail and telephone, we have not received the outstanding balance of \$[Amount].

Your account is now considered severely delinquent. Failure to resolve this matter immediately will result in your account being transferred to a third-party collection agency or the initiation of legal proceedings to recover the debt. These actions may negatively impact your credit rating.

To prevent further action, please submit your payment in full by [Date]. You can pay by:

- Online: [Link to Payment Portal]
- Phone: [Phone Number]
- Mail: [Mailing Address for Payments]

If you are experiencing financial hardship, please contact our billing department at [Phone Number] immediately to discuss a potential payment arrangement.

If payment has already been sent, please disregard this notice.

Sincerely,

[Your Name/Department]
[Your Company Name]