

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

[Date]

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

RE: FINAL NOTICE - ACCOUNT OVERDUE 90 DAYS

Dear [Customer Name],

This is a formal final warning regarding your outstanding balance of \$[Amount Due] for Invoice #[Invoice Number], which is now 90 days past due.

Despite our previous attempts to contact you via mail and phone, we have not received payment or a proposal for a payment plan. Your account is now considered severely delinquent.

Please be advised that if we do not receive the full payment by [Deadline Date], we will have no choice but to take the following actions:

- Transfer your account to a third-party collection agency.
- Report the delinquency to major credit bureaus.
- Initiate legal proceedings to recover the debt.

To avoid these consequences, please submit your payment immediately via [Payment Method/Portal Link] or contact our billing department at [Phone Number] to settle this matter today.

If you have already sent your payment, please disregard this notice.

Sincerely,

[Your Name/Signature]
[Your Title]
[Your Company Name]