

Date: [Current Date]

To:

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Subject: FINAL NOTICE - LAST OPPORTUNITY TO SETTLE ACCOUNT

Dear [Customer Name],

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

Please consider this your **final opportunity** to resolve this debt before we take further action. If payment is not received in full by [Date], your account will be referred to a third-party collection agency and/or we will begin legal proceedings to recover the funds.

Account Summary:

- Invoice Number: [Invoice #]
- Original Due Date: [Date]
- Days Past Due: 90
- Total Amount Owed: \$[Amount Due]

To prevent this matter from escalating and affecting your credit rating, please submit your payment immediately via [Payment Method/Link].

If you are experiencing financial hardship, please contact our office at [Phone Number] today to discuss a possible payment arrangement. We would prefer to resolve this matter amicably.

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

Sincerely,

[Your Name/Company Name]

[Your Title]

[Your Phone Number]

[Your Email Address]