

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

[Date]

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

RE: FINAL NOTICE - NOTICE OF INTENT TO REPORT TO CREDIT BUREAU

Account Number: [Account Number]
Amount Past Due: \$[Amount]

Dear [Customer Name],

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

This is a formal warning that if we do not receive payment in full within [Number of Days, e.g., 10] days from the date of this letter, we will be forced to report your account as "delinquent" to the major credit reporting agencies (Experian, Equifax, and TransUnion).

A negative report can significantly impact your credit score, making it difficult to obtain future loans, credit cards, or favorable interest rates. We would prefer to help you avoid this outcome.

To prevent this action, please choose one of the following options immediately:

- Pay the full amount online at [Website URL].
- Send a check or money order to the address listed above.
- Call our billing department at [Phone Number] to discuss a payment plan.

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

Sincerely,

[Your Name/Department Name]
[Your Title]