

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

[Date]

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

RE: FORMAL DEMAND FOR PAYMENT - NOTICE OF INTENT TO LITIGATE

Account Number: [Account Number]
Total Amount Overdue: \$[Amount]

Dear [Customer Name],

This letter serves as formal notification that your account is now **ninety (90) days past due**. Despite our previous attempts to resolve this matter through reminders and phone calls, we have not received the outstanding balance of \$[Amount].

Please be advised that this is your final notice. If payment is not received in full or a formal repayment agreement is not reached by [Deadline Date - e.g., 7 days from today], we will have no choice but to transfer your account to our legal department or a third-party collection agency to initiate formal legal proceedings.

Legal action may result in:

- A court judgment against you
- Reporting of this default to major credit bureaus
- Requirement to pay additional court costs and attorney fees
- Garnishment of wages or bank accounts

You can avoid further action by making an immediate payment via [Payment Methods: e.g., online portal, check, or phone].

If you have already sent payment, please disregard this notice. If you wish to discuss a payment plan, please contact our billing department immediately at [Phone Number].

Sincerely,

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