

URGENT: FINAL NOTICE BEFORE LEGAL ACTION

Date: [Insert Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Re: Past Due Account #[Insert Account Number]

Dear [Customer Name],

This letter serves as a formal notice that your account is now **90 days past due**. Despite our previous attempts to contact you, we have not received the outstanding balance of \$[Insert Amount].

Your failure to address this debt has now reached a critical stage. If payment is not received in full within [Insert Number, e.g., 7] days of the date of this letter, we will be forced to take further action to recover the debt. This may include:

- Transferring your account to an external collection agency.
- Reporting this delinquency to national credit bureaus.
- Initiating formal legal proceedings.

To prevent these actions, please submit your payment immediately via [Insert Payment Method/Link] or call us at [Insert Phone Number] to discuss a final settlement.

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

Sincerely,

[Your Name/Department]

[Company Name]

[Phone Number]