

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

[Date]

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

RE: FINAL NOTICE - ACCOUNT EXTREMELY PAST DUE

Dear [Customer Name],

This letter serves as formal notification that your account is now 120 days past due. Despite our numerous attempts to contact you via mail and telephone, we have not received the outstanding balance of \$[Total Amount Due].

Your account has now reached a critical stage of delinquency. As a result, your credit privileges have been formally revoked, and your account has been flagged for immediate escalation to a third-party collection agency and/or legal counsel.

Account Details:

Account Number: [Account Number]
Invoice Number(s): [Invoice Numbers]
Total Past Due: \$[Total Amount Due]

To prevent further escalation and the potential for negative reporting to credit bureaus, you must remit the full payment immediately. Payment can be made via [Payment Methods: e.g., Online Portal Link, Phone, or Check].

If you are unable to pay the full amount today, you must contact our Collections Department at [Phone Number] before [Deadline Date] to discuss a final settlement or payment arrangement. Failure to respond by this date will leave us no choice but to proceed with formal recovery actions.

Please disregard this notice if payment has already been sent.

Sincerely,

[Your Name/Department Name]
[Your Title]
[Your Company Name]