

[Attorney Name/Law Firm Name]
[Address Line 1]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

[Debtor Name]
[Debtor Address Line 1]
[City, State, Zip Code]

RE: FORMAL NOTICE OF DELINQUENCY - 120 DAYS PAST DUE

Case/Account Number: [Account Number]
Total Amount Due: \$[Amount]

Dear [Debtor Name],

Our records indicate that your account remains unpaid and is now more than 120 days past due. Despite previous notifications regarding this balance, we have not received payment or a proposal for a payment plan.

Please be advised that your file has been escalated for attorney review to determine the next course of action. This review may include an evaluation of legal remedies available to collect the outstanding debt, including the filing of a formal lawsuit.

To prevent further escalation or potential legal proceedings, you must remit the full balance of \$[Amount] to our office within [Number] days of the date of this letter.

Payments should be sent to:

[Payment Address/Instructions]

If you have already sent payment, please contact our office immediately at [Phone Number] to provide the payment details so we can update your file and halt the review process.

If you are unable to pay the full amount at this time, you must contact us immediately to discuss a settlement or a structured payment arrangement.

Sincerely,

[Your Signature]

[Your Printed Name]
[Title/Firm Name]