

FINAL NOTICE PRIOR TO DEBT TRANSFER

Date: [Insert Date]

To: [Debtor Name]

Address: [Debtor Address]

City, State, Zip: [Debtor City, State, Zip]

Re: Account Number [Insert Account Number]

Total Balance Due: \$[Insert Amount]

Days Past Due: 120

Dear [Debtor Name],

Our records indicate that your account is now 120 days past due. Despite our previous attempts to reach you, the balance of \$[Insert Amount] remains unpaid.

Please be advised that this is your final notice. If payment is not received in full or a formal repayment plan is not established within [Insert Number, e.g., 10] days, your account will be officially transferred to an external collection agency.

Transferring your account to a collection agency may result in the following:

- Reporting of this delinquency to national credit bureaus.
- Potential negative impact on your credit score.
- Direct contact from collection agency representatives.

To prevent this transfer, please submit your payment immediately via [Insert Payment Method] or call our office at [Insert Phone Number] to discuss your options.

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

Sincerely,

[Your Name/Department]

[Company Name]

[Phone Number]