

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

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

RE: FINAL NOTICE - URGENT COLLECTION ACTION REQUIRED

Account Number: [Account Number]
Amount Overdue: \$[Amount]
Days Past Due: 120

Dear [Debtor Name],

This is a formal notice regarding your outstanding balance of \$[Amount], which is now 120 days overdue. Despite our previous attempts to resolve this matter, we have not received payment or a valid explanation for the delay.

Your account is now seriously delinquent. Please be advised that this is our final attempt to collect this debt before we escalate this matter to a third-party collection agency or pursue legal action to recover the full amount, including any applicable interest and fees.

To avoid further action, you must submit the full payment by [Deadline Date].

Payment Options:

- Pay online: [Website URL]
- Pay by phone: [Phone Number]
- Pay by mail: Please send a check or money order to the address listed above.

If you are experiencing financial hardship, please contact our office immediately at [Phone Number] to discuss a potential payment arrangement. We prefer to resolve this amicably without the need for legal intervention.

If payment has already been sent, please disregard this notice.

Sincerely,

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