

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

[Date]

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

RE: FINAL NOTICE - ACCOUNT OVERDUE 120 DAYS

Dear [Customer Name],

This is a formal notice regarding your outstanding balance of \$[Amount Due] on account #[Account Number]. Our records indicate that this payment is now 120 days past due.

Despite our previous attempts to contact you, we have not received payment or a response regarding the resolution of this debt. Please be advised that this is your **final notice**.

Unless we receive payment in full by [Deadline Date], we will be forced to take further action to recover these funds. This may include:

- Referring your account to a third-party collection agency.
- Reporting this delinquency to national credit bureaus.
- Initiating legal proceedings.

To prevent these actions, please submit your payment immediately via [Payment Method/Website] or call us at [Phone Number] to discuss an emergency payment plan.

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

Sincerely,

[Your Name/Department]
[Your Company Name]