

Date: [Current Date]

TO:

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

FROM:

[Your Name/Company Name]

[Your Address]

[City, State, Zip Code]

[Phone Number]

RE: FORMAL NOTICE OF INTENT TO SUE

Account Number: [Account Number]

Total Amount Due: \$[Amount]

Dear [Debtor Name],

This letter serves as formal notification that your account is now 120 days past due. Despite multiple previous attempts to contact you and resolve this matter, the balance of \$[Amount] remains unpaid.

Please be advised that this is your **FINAL NOTICE**. If we do not receive the full payment or a signed mutually agreeable payment plan by [Deadline Date, e.g., 10 days from today], we will immediately initiate legal proceedings against you to recover the debt.

Legal action may result in a court judgment that includes:

- The original debt amount
- Accrued interest
- Late fees
- Court costs and legal fees
- Potential garnishment of wages or bank accounts

You may prevent this litigation by sending a certified check or money order for the full amount to the address listed above before the deadline. If you wish to discuss a settlement, contact us immediately at [Phone Number].

Govern yourself accordingly.

Sincerely,

[Your Signature]

[Your Printed Name]
[Your Title]