

URGENT ACTION REQUIRED

[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 letter serves as a final formal notice regarding your outstanding balance of \$[Amount] for Invoice #[Invoice Number], which is now 120 days past due.

Despite our previous attempts to resolve this matter, we have not received payment or a response regarding your intentions to settle this debt. Your account is now critically delinquent.

Please be advised that if payment is not received in full by [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.

We would prefer to resolve this matter amicably. Please submit your payment immediately via [Payment Method/Link] or contact our billing department at [Phone Number] today to discuss a payment arrangement.

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

Sincerely,

[Your Name/Department]
[Your Company Name]