

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

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

RE: FINAL NOTICE PRIOR TO LEGAL ACTION - ACCOUNT #[Account Number]

Dear [Recipient Name],

This letter serves as a formal and final warning regarding your overdue balance for [Type of Utility, e.g., Water/Electricity/Gas] services provided at [Service Address].

As of [Date], our records indicate that your account is delinquent in the amount of **[\$Amount Due]**. Despite previous notifications and requests for payment, this balance remains unpaid.

Please be advised that if payment is not received in full by [Deadline Date], we will be forced to take the following actions:

- Immediate disconnection of utility services.
- Referral of your account to a third-party collection agency.
- Commencement of legal proceedings to recover the debt, including interest and legal fees.
- Reporting of this delinquency to national credit bureaus.

To avoid these consequences, please submit your payment immediately via [Payment Method] or contact our billing department at [Phone Number] to discuss a formal payment arrangement.

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

Sincerely,

[Your Signature]
[Your Printed Name]
[Title/Department]