

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

[Date]

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

RE: FINAL NOTICE - URGENT: ACCOUNT OVERDUE 90 DAYS

Dear [Customer Name],

Our records indicate that your account remains unpaid in the amount of \$[Original Balance]. As of today, your payment is **90 days past due**. Despite our previous attempts to contact you, we have not received payment or a response regarding this balance.

Due to the age of this debt, we have applied a late fee of \$[Late Fee Amount] to your account as per our terms and conditions. Your total outstanding balance is now **\$(Total Balance)**.

Payment Details:

Invoice Number: [Invoice #]
Original Due Date: [Date]
Total Amount Due: **\$(Total Balance)**

Please remit payment immediately via [Payment Method/Link] to avoid further action. If we do not receive payment or hear from you within [Number] days, we will be forced to escalate this matter to a third-party collection agency or pursue legal remedies to recover the debt.

If you have already sent your payment, please disregard this notice. If you are experiencing financial difficulties, please contact us at [Phone Number] immediately to discuss a payment plan.

Sincerely,

[Your Name/Department]
[Company Name]