

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

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

**RE: FINAL DEMAND FOR PAYMENT - NOTICE OF INTENTION TO COMMENCE
LEGAL ACTION**

Dear [Debtor Name],

This letter serves as a formal final demand for the immediate payment of the outstanding balance owed to [Your Company Name] in the amount of **#[Total Amount Owed]**.

Despite our previous reminders and requests for payment dated [Dates of Previous Notices], our records indicate that the following invoice(s) remain unpaid:

- Invoice #[Number] - Date: [Date] - Amount: \$[Amount]
- Invoice #[Number] - Date: [Date] - Amount: \$[Amount]

Total Overdue Balance: \$[Total Amount]

Please be advised that this is your final notice. We require payment in full no later than **[Deadline Date, e.g., 7 days from today]**. Payment should be made via [Method of Payment, e.g., Bank Transfer/Check/Online Portal].

If payment is not received by the aforementioned date, we will be forced to take formal legal action to recover the debt without further notice. This may include, but is not limited to, the filing of a lawsuit, which could result in additional costs for interest, legal fees, and court expenses for which you will be held liable.

If you have already sent the payment, please disregard this letter.

Sincerely,

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