

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

[Date]

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

RE: FINAL NOTICE PRIOR TO LEGAL ACTION / DEBT COLLECTION

Account Number: [Account Number]
Amount Overdue: \$[Amount]

Dear [Debtor Name],

This letter serves as a formal final notice regarding the outstanding balance on your account in the amount of \$[Amount]. Despite previous attempts to contact you on [List previous dates], we have not received the required payment or a proposal for a payment plan.

This is your **final opportunity** to resolve this debt voluntarily. Please be advised that if payment is not received in full by [Deadline Date, e.g., 7 days from date of letter], we will have no choice but to take further action to recover the funds. This may include, but is not limited to:

- Referring your account to a third-party debt collection agency.
- Commencing formal legal proceedings.
- Reporting the delinquency to national credit bureaus.

To prevent these actions, please submit your payment immediately via [Payment Method/Portal].

If you are unable to pay the full amount, please contact us at [Phone Number] before [Deadline Date] to discuss a potential settlement or payment arrangement.

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

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Title]