

## **URGENT: FINAL NOTICE BEFORE LEGAL ACTION**

Date: [Insert Date]

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

RE: NOTICE OF INTENT TO LITIGATE

Account Number: [Insert Account Number]  
Total Balance Due: \$[Insert Amount]

Dear [Debtor Name],

This letter serves as a formal final warning regarding your outstanding balance of \$[Insert Amount], which is now [Number] days past due. Despite our previous attempts to resolve this matter, we have not received payment.

Please be advised that if the full amount is not received by [Insert Deadline Date], we will have no choice but to transfer your file to our legal department or an outside counsel to initiate formal litigation. A lawsuit may result in a court judgment against you, which could include:

- The original principal balance
- Accrued interest and late fees
- Court costs and filing fees
- Statutory attorney fees

Furthermore, a judgment may allow for the garnishment of wages or the attachment of personal property and bank accounts where permitted by law.

To prevent legal proceedings, you must submit payment in full or contact our office at [Insert Phone Number] to arrange a mutually agreeable settlement before the deadline stated above.

Remit payment to:  
[Company Name]  
[Payment Address]  
[City, State, Zip Code]

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

Sincerely,

[Your Name/Signature]  
[Your Title]  
[Company Name]