

FINAL NOTICE PRIOR TO LEGAL ACTION

Date: [Insert Date]

TO:

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

FROM:

[Your Name/Company Name]

[Your Address]

[Your Phone Number]

RE: FINAL NOTICE REGARDING UNPAID BALANCE

Account Number: [Insert Account Number]

Total Amount Due: \$[Insert Amount]

Dear [Debtor Name],

This letter serves as formal and final notice to you that your account is now severely delinquent. Despite our previous attempts to resolve this matter through multiple invoices and notices, the balance of \$[Insert Amount] remains unpaid.

Please be advised that if payment is not received in full by [Insert Deadline Date], we will have no choice but to initiate formal legal proceedings against you to recover the debt. This may include filing a lawsuit in a court of law.

Litigation may result in a court judgment that includes not only the principal balance owed but also:

- Accrued interest
- Court costs and filing fees
- Reasonable attorney's fees
- Potential wage garnishment or asset seizure

You may avoid legal action by remitting the full payment of \$[Insert Amount] via [Insert Payment Method] to the address listed above no later than the close of business on the date specified.

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

Sincerely,

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