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

[Date]

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

RE: FINAL NOTICE PRIOR TO LEGAL DEBT COLLECTION

Account Number: [Account Number]
Outstanding Balance: $[Amount]

Dear [Customer Name],

This letter serves as a final formal warning regarding your past-due balance of $[Amount]. Despite our previous attempts to resolve this matter, we have not yet received payment.

Please be advised that if payment is not received in full by [Date], your account will be transferred to a third-party debt collection agency. Transferring your account may negatively impact your credit rating and result in further collection actions.

To prevent this action, please submit your payment immediately via [Payment Method/Link] or contact our office at [Phone Number] to discuss a payment arrangement.

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

Sincerely,

[Your Name/Department]
[Your Company Name]