

Date: [Insert Date]

To: [Debtor Name]

Address: [Debtor Address]

Account Number: [Insert Number]

SUBJECT: FINAL NOTICE BEFORE LEGAL ACTION

Dear [Debtor Name],

This letter serves as a formal final warning regarding your overdue balance of \$[Amount], which was originally due on [Original Due Date].

Despite our previous reminders on [Dates of previous contact], we have not yet received payment or a proposal for a payment plan. Your account is now [Number] days past due.

Please be advised that if full payment is not received by [Deadline Date - e.g., 7 days from now], we will be forced to escalate this matter to our legal counsel or a third-party collection agency without further notice. This may result in:

- Commencement of legal proceedings.
- Additional costs including legal fees and interest.
- Negative impact on your credit rating.

To resolve this immediately, please submit payment via [Payment Method, e.g., Bank Transfer/Online Portal].

If you have already sent payment, please disregard this letter and provide us with the transaction details so we can update our records.

Sincerely,

[Your Name/Signature]

[Your Title]

[Company Name]

[Phone Number]