

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

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

**RE: FINAL NOTICE PRIOR TO DEBT COLLECTION - Invoice #[Number]**

Dear [Debtor Name],

This letter serves as formal notification that your account is now seriously past due. Despite our previous reminders dated [Dates of previous notices], we have not received the outstanding balance of \$[Amount] for services rendered/goods provided on [Date].

Please be advised that if payment is not received in full by [Deadline Date], we will have no choice but to transfer your account to a third-party collection agency. Escalating this matter to a collection agency may negatively impact your credit rating and may result in additional collection costs.

To prevent this action, please submit your payment immediately via [Accepted Payment Methods].

If you have already sent your payment, please disregard this notice. If you have any questions or wish to discuss a payment plan, contact us at [Phone Number] before the deadline mentioned above.

Sincerely,

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