

**Date:** [Insert Date]

**TO:**

[Contact Name/Accounts Payable]

[Client Business Name]

[Client Address]

[City, State, Zip Code]

**RE: FINAL NOTICE PRIOR TO LEGAL ACTION / COLLECTION**

Dear [Contact Name],

This letter serves as a formal warning regarding your outstanding balance with [Your Company Name] in the amount of **\$[Insert Total Amount Due]**. Our records indicate that the following invoices are now [Insert Number] days past due:

- Invoice #[001] - Date: [MM/DD/YYYY] - Amount: \$[0.00]
- Invoice #[002] - Date: [MM/DD/YYYY] - Amount: \$[0.00]

Despite previous reminders, we have not received payment or a formal proposal for a payment plan. As a wholesale partner, we value your business, but we cannot continue to carry this debt on our books.

**Take notice that if payment is not received in full by [Insert Deadline Date], we will have no choice but to take the following actions:**

- Transfer your account to a third-party debt collection agency.
- Report the delinquency to commercial credit reporting bureaus.
- Suspend all future wholesale orders and credit terms.
- Initiate legal proceedings to recover the debt, including interest and legal fees.

To prevent these actions and protect your credit standing, please remit payment immediately via [Insert Payment Method - e.g., Wire Transfer/Credit Card/Portal].

If you have already sent payment, please disregard this notice and provide us with the transaction details for our records.

Sincerely,

[Your Name/Department]

[Your Company Name]

[Your Phone Number]

[Your Email Address]