

FINAL NOTICE AND INTENT TO SUE

Date: [Insert Date]

TO:

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

FROM:

[Creditor/Law Firm Name]

[Address]

[Phone Number]

RE: Notice of Delinquent Account and Intent to Initiate Legal Action

Account Number: [Insert Account Number]

Total Balance Due: \$[Insert Amount]

Dear [Debtor Name],

This letter serves as formal and final notice regarding your past-due debt owed to [Creditor Name]. Despite previous attempts to resolve this matter, your account remains unpaid and is now severely delinquent.

Take notice that if the full balance of \$[Insert Amount] is not received in our office within [Insert Number, e.g., 10] days from the date of this letter, we will have no choice but to initiate formal legal proceedings against you to recover the debt.

A lawsuit may result in a court judgment that allows for:

- Wage garnishment
- Seizure of bank accounts or personal property
- Recording of liens against real estate
- Recovery of court costs and attorney fees (where applicable)

You may avoid legal action by paying the total amount due immediately. Payments can be made via [Insert Payment Method/Link].

If you wish to discuss a settlement or a final payment arrangement, you must contact our office at [Insert Phone Number] before the deadline stated above.

This is an attempt to collect a debt, and any information obtained will be used for that purpose.

Sincerely,

[Your Name/Signature]
[Title/Company Name]