

## URGENT: FINAL DEMAND NOTICE PRIOR TO LEGAL ACTION

Date: [Insert Date]

To: [Debtor Name]

Address: [Debtor Address]

City, State, Zip: [City, State, Zip]

From: [Your Name/Company Name]

Address: [Your Address]

Phone: [Your Phone Number]

Re: Credit Card Account Number: [Insert Account Number]

Dear [Debtor Name],

This letter serves as formal notice that your credit card account is seriously delinquent. As of this date, you have failed to respond to previous attempts to resolve the outstanding balance of \$[Insert Total Amount Owed].

This is a **Final Demand** for payment. You are hereby requested to pay the full balance of \$[Insert Total Amount Owed] within [Insert Number, e.g., 10] days from the date of this letter.

Failure to settle this debt or contact our office to establish a formal payment plan by [Insert Deadline Date] will result in this account being transferred to our legal department. Once litigation is initiated, we may seek:

- The full principal balance plus accrued interest.
- Court costs and filing fees.
- Reasonable attorney fees (as permitted by law).
- Post-judgment collection actions, including wage garnishment or bank levies.

Please remit payment in full via [Insert Payment Method, e.g., Certified Check, Online Portal, etc.].

Governing law requires us to inform you that this is an attempt to collect a debt, and any information obtained will be used for that purpose.

Govern yourself accordingly.

Sincerely,

[Your Signature]

[Your Printed Name]

[Title/Position]