

FINAL DEMAND NOTICE

Date: [Insert Date]

TO:

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

RE: NOTICE OF INTENT TO FURTHER COLLECTION ACTION

Account Number: [Insert Account Number]

Creditor: [Original Creditor Name]

Amount Due: \$[Insert Amount]

Dear [Debtor Name],

This letter serves as formal notification and final demand for payment of your past-due balance in the amount of \$[Insert Amount]. Despite previous notices regarding this debt, our records indicate that the balance remains unpaid.

Take notice that this is your final opportunity to resolve this matter voluntarily with [Agency Name]. If full payment is not received or a formal payment arrangement is not established by [Insert Deadline Date], we will be forced to evaluate further collection alternatives. This may include, but is not limited to, reporting this delinquency to national credit reporting agencies or recommending the file for legal review.

Payment Instructions:

- Pay Online: [Insert Website URL]
- Pay by Phone: [Insert Phone Number]
- Pay by Mail: Send check or money order to the address listed below.

If you have already sent payment, please disregard this notice.

Sincerely,

[Your Name/Department]

[Collection Agency Name]

[Agency Phone Number]

[Agency Address]

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