

**DATE:** [Current Date]

**TO:**

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

**FROM:**

[Your Name/Company Name]  
[Your Address]  
[Your Phone Number]

**RE: FINAL NOTICE BEFORE LEGAL ACTION**

Total Outstanding Amount: \$[Amount Due]

Dear [Debtor Name],

This letter serves as a final formal demand for the payment of the outstanding debt owed to [Your Name/Company Name] in the amount of \$[Amount Due]. This balance is currently [Number] days past due for [Description of Goods/Services].

Despite previous notices sent on [Dates of Previous Notices], we have not received the payment or a satisfactory proposal for a payment plan. Please be advised that this is our final attempt to collect this debt before initiating formal legal proceedings against you.

To avoid further action, please submit the full payment of \$[Amount Due] by [Deadline Date, e.g., 7 days from today]. Payment should be sent via [Payment Method, e.g., Certified Check, Wire Transfer] to the address listed above.

If payment is not received by the deadline stated above, we will have no choice but to refer this matter to our legal counsel to file a lawsuit for the recovery of the debt, plus applicable interest, court costs, and legal fees as permitted by law.

Please govern yourself accordingly.

Sincerely,

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