

**SENT VIA FIRST CLASS MAIL / CERTIFIED MAIL**

Date: [Insert Date]

**TO:**

[Recipient Name]

[Recipient Address]

[City, State, Zip Code]

**RE: FINAL NOTICE AND SETTLEMENT OFFER BEFORE LEGAL ACTION**

Dear [Recipient Name],

This letter serves as a final formal demand for payment regarding the outstanding balance of \$[Insert Amount] owed for [Insert Reason/Invoice Number/Contract Date].

Despite previous attempts to resolve this matter on [List previous contact dates], the debt remains unpaid. I am prepared to file a claim against you in [Insert County Name] Small Claims Court to recover the full amount, plus court costs and interest.

**Settlement Offer:**

In a final effort to avoid the time and expense of litigation, I am willing to accept a reduced amount of \$[Insert Settlement Amount] as full and final satisfaction of this debt, provided that payment is received no later than [Insert Date - e.g., 7 or 10 days from now].

If payment is not received by the date specified above, I will proceed with filing a lawsuit in Small Claims Court without further notice. Please be advised that a court judgment may negatively impact your credit rating and could result in the garnishment of wages or bank accounts.

Please send payment via [Insert Payment Method, e.g., Certified Check/Paypal/Wire Transfer] to the following address:

[Your Name]

[Your Address]

[Your Phone Number]

I look forward to your immediate attention to this matter.

Sincerely,

[Your Signature]

[Your Printed Name]