

FINAL NOTICE PRIOR TO ACCOUNT CHARGE-OFF

Date: [Insert Date]

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

Re: Account Number [Insert Account Number]

Total Outstanding Balance: \$[Insert Amount]

Dear [Debtor Name],

This is a formal notice regarding the severely past-due balance on your account. Despite our previous attempts to reach you, your account remains unpaid.

Please be advised that this is your **final opportunity** to resolve this debt before we proceed with an account charge-off. If payment is not received in full by [Insert Deadline Date], we will take the following actions:

- Your account will be officially charged off as a bad debt.
- This status will be reported to the major credit bureaus, which may significantly lower your credit score and impact your ability to obtain future credit.
- The account may be transferred to a third-party collection agency or referred to legal counsel for further action.

To prevent this outcome, please remit the total outstanding balance of \$[Insert Amount] immediately via [Insert Payment Method/Link].

If you are unable to pay the full amount, please contact our collections department at [Insert Phone Number] by [Insert Deadline Date] to discuss any available settlement options or payment plans.

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

Sincerely,

[Your Name/Company Name]
[Your Department]
[Your Contact Information]