

[Your Name/Company Name]  
[Your Address]  
[City, State, Zip Code]  
[Phone Number]  
[Email Address]

[Date]

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

**RE: FINAL NOTICE PRIOR TO LEGAL ACTION / DEBT COLLECTION**

Dear [Debtor Name],

This letter serves as a formal final notice regarding your outstanding balance of \$[Amount] for [Invoice Number/Account Number], which was originally due on [Original Due Date].

Despite our previous attempts to resolve this matter through multiple notices and phone calls, your account remains unpaid. We have yet to receive a payment or a valid explanation as to why the balance has not been cleared.

Please consider this your final opportunity to settle this debt voluntarily. We require full payment of \$[Amount] to be received by **[Deadline Date, e.g., 7 days from today]**.

Payments can be made via [Payment Methods: e.g., Credit Card, Bank Transfer, Check].

Failure to respond to this notice or provide payment by the deadline mentioned above will result in this account being transferred to a third-party collection agency or our legal department. This may negatively impact your credit rating and could lead to further legal costs or interest charges for which you will be held liable.

We urge you to contact us immediately at [Phone Number] to settle this balance and avoid further action.

Sincerely,

[Your Signature]

[Your Printed Name]  
[Your Title]