

DATE: [Current Date]

RE: FINAL DELINQUENCY NOTICE / NOTICE OF INTENT TO COLLECTIONS

TO:

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Account Number: [Account Number]

Total Amount Past Due: [Amount Owed]

Original Due Date: [Original Due Date]

Dear [Customer Name],

This is a formal notice that your account is now severely delinquent. Despite our previous attempts to contact you regarding your unpaid balance of [Amount Owed], we have not yet received payment or a response from your office.

Please be advised that this is your **FINAL NOTICE**. If full payment is not received within [Number of Days, e.g., 7] days of the date of this letter, we will be forced to turn your account over to a third-party collection agency or pursue legal action to recover the debt.

Transferring your account to collections may negatively impact your credit rating and result in additional fees or legal costs for which you will be held responsible.

To prevent this action, please remit payment immediately via [Payment Method] or contact our billing department at [Phone Number] to discuss an immediate settlement.

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

Sincerely,

[Your Name/Department]

[Company Name]

[Company Phone Number]

[Company Email Address]