

**FINAL DEMAND PRIOR TO LEGAL ACTION / COLLECTION AGENCY
PLACEMENT**

Date: [Current Date]

To:

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

Re: NOTICE OF INTENT TO ASSIGN ACCOUNT TO COLLECTIONS

Account Number: [Account Number]

Total Balance Due: \$[Amount Due]

Dear [Debtor Name],

This letter serves as formal notice that your account is now seriously past due. Despite previous notices requesting payment, our records indicate that the balance of \$[Amount Due] remains unpaid.

Please be advised that this is our **final demand** for payment. If we do not receive the full balance or a mutually agreed-upon payment arrangement by [Deadline Date, e.g., 7 days from now], we will have no choice but to transfer your account to an external collection agency and/or pursue legal remedies to recover the debt.

Placement with a collection agency may negatively impact your credit rating. You can avoid this action by issuing payment immediately via [Accepted Payment Methods].

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

Sincerely,

[Your Name/Company Name]

[Your Phone Number]

[Your Email Address]