

FINAL NOTICE PRIOR TO LEGAL ACTION / DEBT COLLECTION REFERRAL

Date: [Current Date]

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

RE: NOTICE OF DELINQUENT ACCOUNT

Account Number: [Account Number]
Total Balance Due: \$[Amount Due]

Dear [Customer Name],

This letter serves as a formal final notice regarding your outstanding balance of \$[Amount Due], which was due on [Original Due Date]. Despite previous reminders, we have yet to receive payment or a response regarding your intentions to settle this debt.

Please be advised that if payment is not received in full by [Deadline Date], we will have no choice but to refer your account to a professional debt collection agency and/or initiate legal proceedings to recover the funds. Referral to a collection agency may negatively impact your credit rating.

To avoid this action, please remit payment immediately via one of the following methods:

- Online: [Website URL]
- Phone: [Phone Number]
- Mail: [Mailing Address for Payments]

If you have already sent your payment, please disregard this notice. If you are experiencing financial hardship and wish to discuss a payment plan, you must contact us at [Phone Number] before the deadline stated above.

Sincerely,

[Your Name/Department]
[Company Name]
[Company Phone Number]