

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

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

RE: FINAL OPPORTUNITY TO RESOLVE DEBT - Account #[Account Number]

Dear [Debtor Name],

This letter serves as a final formal notice regarding your outstanding balance of \$[Amount Owed]. Despite our previous attempts to contact you on [List Dates of Previous Contact], this debt remains unpaid.

We would like to offer you one final opportunity to resolve this matter amicably before we take further action. To avoid the escalation of this account, please submit the full payment by [Deadline Date].

Payment Details:

- Total Amount Due: \$[Amount Owed]
- Due Date: [Deadline Date]
- Payment Method: [Check/Bank Transfer/Online Portal]

If we do not receive payment or hear from you to establish a formal payment plan by the date mentioned above, we will have no choice but to [mention next step, e.g., refer this account to a collection agency / initiate legal proceedings]. Such actions may negatively impact your credit rating.

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

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Title]