

DATE: [Insert Date]

TO:

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

RE: FINAL NOTICE BEFORE LEGAL ACTION

Dear [Debtor Name],

This letter serves as a formal final demand for payment regarding the outstanding balance on your account. Despite previous notices sent on [List dates of previous notices], our records indicate that an amount of **#[Insert Amount]** remains unpaid.

The balance is associated with the following:

- Invoice Number(s): [Insert Numbers]
- Original Due Date: [Insert Date]
- Late Fees/Interest (if applicable): **#[Insert Amount]**

Total Amount Due: **#[Insert Total Amount]**

This is your **last chance** to resolve this matter amicably. We require full payment to be received no later than [Insert Deadline Date, e.g., 7 days from today].

Payment can be made via [Insert Payment Method: Bank Transfer, Check, Online Portal].

Please be advised that if payment is not received by the deadline stated above, we will have no choice but to take further action to recover the debt. This may include, but is not limited to:

- Referring your account to a professional debt collection agency.
- Commencing formal legal proceedings in court.
- Reporting the delinquency to credit bureaus.

Legal action may result in additional court costs, legal fees, and interest being added to your current balance.

If you have already sent payment, please disregard this notice. If you wish to discuss a payment plan, you must contact us immediately at [Insert Phone Number] or [Insert Email Address].

Sincerely,

[Your Name/Company Name]

[Your Title]

[Your Phone Number]