

[Your Name/Company Name]

[Your Address]

[City, State, Zip Code]

[Phone Number]

[Date]

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

RE: FINAL NOTICE PRIOR TO DEBT COLLECTION PROCEEDINGS

Account Number: [Account Number]

Amount Overdue: \$[Amount]

Dear [Debtor Name],

This letter serves as formal notice that your account is now seriously past due. Despite our previous attempts to resolve this matter, we have not received the outstanding balance of \$[Amount], which was originally due on [Original Due Date].

Please be advised that if payment is not received in full within [Number, e.g., 10] days from the date of this letter, we will have no choice but to transfer your account to a third-party collection agency.

Transferring this debt to a collection agency may negatively impact your credit rating and may result in additional interest or legal fees as permitted by law.

To prevent this action, please remit payment immediately via [Payment Method/Link] or contact our office at [Phone Number] to discuss a payment arrangement.

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

Sincerely,

[Your Name/Signature]

[Your Title]