

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

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

RE: FINAL NOTICE PRIOR TO COLLECTION AGENCY ASSIGNMENT

Account Number: [Account Number]
Total Amount Overdue: \$[Amount]

Dear [Debtor Name],

Our records indicate that your account is seriously past due. Despite previous reminders, we have not received the outstanding payment of \$[Amount] for services/goods provided on [Date].

This letter serves as formal notice that if payment is not received in full within [Number, e.g., 10] days from the date of this letter, your account will be formally assigned to an external collection agency.

Placement with a collection agency may negatively impact your credit rating. 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 your payment, please disregard this notice.

Sincerely,

[Your Name/Department]
[Your Company Name]