

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

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

**RE: FINAL NOTICE - Pending Transfer to Collection Agency**

Account Number: [Account Number]  
Outstanding Balance: \$[Amount Owed]

Dear [Customer Name],

This letter serves as a final notice regarding your past-due balance of \$[Amount Owed]. Despite our previous attempts to contact you, your account remains unpaid.

Please be advised that if we do not receive payment in full by [Deadline Date], we will be forced to transfer your account to an external collection agency. This action may negatively impact your credit rating and your ability to obtain future credit.

To prevent this transfer, please submit your payment immediately through one of the following methods:

- Online: [Website URL]
- By Phone: [Phone Number]
- By Mail: Please send a check to the address listed above.

If you have already sent your payment, please disregard this notice. If you are experiencing financial difficulties, please contact our billing department at [Phone Number] immediately to discuss a payment plan.

Sincerely,

[Your Name/Department]  
[Your Company Name]