

Date: [Insert Date]

TO:

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

RE: FINAL NOTICE PRIOR TO DEBT COLLECTION PROCEEDINGS

Account Number: [Insert Account Number]

Outstanding Balance: [Insert Amount Due]

Dear [Customer Name],

This is a formal final warning regarding your unpaid balance of [Insert Amount Due], which is now [Number] days past due. Despite our previous attempts to contact you via [mail/email/phone], we have not received payment or a proposal for a payment plan.

Please be advised that this is our final attempt to resolve this matter internally. If we do not receive the full payment by [Insert Deadline Date], we will have no choice but to transfer your account to a third-party collection agency.

Transferring your account to a collection agency may have the following consequences:

- Reporting of the delinquency to major credit bureaus.
- Potential negative impact on your credit score.
- Additional collection fees or legal costs.

To prevent this action, please submit your payment immediately via [Insert Payment Method, e.g., Website Link, Phone Number, or Check].

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

Sincerely,

[Your Name/Department]
[Company Name]
[Phone Number]
[Email Address]