

[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 DEBT COLLECTION PROCEEDINGS

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

Dear [Debtor Name],

This letter serves as formal notification that your account is now seriously past due. Despite previous reminders, we have not received payment for the outstanding balance of \$[Amount Due].

Please be advised that this is our final attempt to resolve this matter directly. If payment is not received in full by [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 negatively impact your credit rating and may result in additional collection costs or legal fees for which you will be responsible.

To prevent this action, please remit payment immediately via [Payment Method/Website] 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]