

**Date:** [Insert Date]

**To:**

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

**From:**

[Your Company Name]  
[Your Address]  
[Phone Number]

**RE: FINAL DEMAND FOR PAYMENT - NOTICE OF INTENT TO REPORT TO CREDIT BUREAUS**

**Account Number:** [Insert Account Number]

**Total Balance Due:** \$[Insert Amount]

Dear [Debtor Name],

This letter serves as formal notice that your account is now severely past due. Despite previous attempts to contact you, we have not received the outstanding balance of \$[Insert Amount].

This is your **FINAL WARNING**. If we do not receive full payment or a signed repayment agreement by [Insert Deadline Date], we will report your delinquency to the major national credit bureaus (Equifax, Experian, and TransUnion).

Please be advised that a negative report on your credit file may stay for up to seven years and can significantly impact your ability to obtain loans, credit cards, housing, or even employment in the future.

To prevent this action, please submit your payment immediately via one of the following methods:

- Online: [Insert Website URL]
- Phone: [Insert Phone Number]
- Mail: Send check or money order to the address listed above.

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

Sincerely,

[Your Name/Signature]  
[Your Title]  
[Company Name]