

FINAL WARNING NOTICE

Date: [Insert Date]

Account Number: [Insert Account Number]

Outstanding Balance: \$[Insert Amount]

To: [Customer Name]

[Customer Address]

[City, State, Zip Code]

Dear [Customer Name],

This is a formal notice regarding your past due account with [Company Name]. Despite our previous attempts to resolve this matter, your balance remains unpaid.

Please be advised that this is your **FINAL WARNING**. If we do not receive payment in full or an agreed-upon payment arrangement within [Number, e.g., 10] days from the date of this letter, we will proceed with the following actions:

- Reporting your delinquency to the major national credit bureaus (Equifax, Experian, and TransUnion).
- Transferring your account to an external collection agency.
- Potential legal action to recover the debt.

A negative report to credit bureaus can significantly impact your credit score, affecting your ability to obtain loans, credit cards, housing, or employment in the future.

To prevent these actions, please submit your payment immediately via [Insert Payment Method/Website] or contact our billing department at [Phone Number] to discuss your options.

If payment has already been sent, please disregard this notice.

Sincerely,

[Your Name/Department]

[Company Name]