

Date: [Insert Date]

TO:

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

FROM:

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

RE: FINAL NOTICE BEFORE LEGAL ACTION AND CREDIT REPORTING

Account Number: [Insert Account Number]

Total Amount Overdue: \$[Insert Amount]

Dear [Debtor Name],

This letter serves as a formal final warning regarding your unpaid balance of \$[Insert Amount], which was originally due on [Insert Original Due Date]. Despite previous notices, your account remains delinquent.

Please be advised that if payment is not received in full within [Insert Number, e.g., 7] days of the date of this letter, we will take the following actions:

- Report this delinquency to major national credit reporting agencies, which may negatively impact your credit score.
- Refer your account to an external collection agency.
- Initiate legal proceedings to recover the debt, including principal, interest, and applicable legal fees.

To prevent these actions, please submit your payment immediately via [Insert Payment Method, e.g., online portal, check, or phone].

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

Sincerely,

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