

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

[Date]

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

RE: FINAL NOTICE PRIOR TO CREDIT REPORTING

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

Dear [Debtor Name],

This letter serves as formal notification that your account is seriously past due. Despite our previous attempts to resolve this matter, we have not received the outstanding balance of \$[Amount Due].

Please be advised that this is your **final notice**. If we do not receive payment in full within [Number of Days, e.g., 10] days from the date of this letter, we will be forced to report your account as "Delinquent" to the national credit reporting agencies.

A negative report on your credit history may impact your ability to obtain loans, credit cards, housing, or employment in the future. You can prevent this action by taking one of the following steps immediately:

- Pay the full balance via [Payment Method/Website].
- Contact our billing department at [Phone Number] to establish a formal payment plan.

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

Sincerely,

[Your Name/Signature]
[Your Title]