

Date: [Current Date]

TO:

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

FROM:

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

RE: FINAL NOTICE BEFORE CREDIT REPORTING

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

Dear [Debtor Name],

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

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 proceed with reporting your delinquency to the major national credit bureaus (Equifax, Experian, and TransUnion).

A negative report on your credit file may significantly lower your credit score and impact your ability to obtain loans, credit cards, housing, or employment in the future. Once a default is reported, it may remain on your credit history for up to seven years.

To prevent this action, please send payment immediately to the address listed above or contact us at [Phone Number] to discuss a final settlement.

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

Sincerely,

[Your Signature]

[Your Printed Name]
[Your Title]