

**Date:** [Insert Date]

**TO:**

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

**FROM:**

[Your Name/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 Amount Overdue: \$[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 opportunity to resolve this debt voluntarily.**

If full payment is not received by [Insert Deadline Date, e.g., 10 days from today], we will take the following actions:

- Report this delinquency to major national credit reporting agencies (Equifax, Experian, and TransUnion). A negative report may significantly lower your credit score and remain on your record for up to seven years.
- Refer your account to a professional debt collection agency.
- Pursue formal legal action to recover the debt, including principal, interest, and applicable legal fees.

Please remit payment immediately via [Insert Payment Method - e.g., Check, Credit Card, Online Portal] to avoid these consequences.

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

Sincerely,

[Your Signature]  
[Your Printed Name]  
[Your Title]