

FINAL NOTICE PRIOR TO CREDIT REPORTING

Date: [Insert Date]

To: [Debtor Name]

Address: [Debtor Address]

City, State, Zip: [Debtor City, State, Zip]

Re: Account Number: [Insert Account Number]

Amount Overdue: \$[Insert Amount]

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 \$[Insert Amount].

Please be advised that this is your **final notice**. If payment is not received in full or a formal payment arrangement is not established within [Insert Number, e.g., 10] days from the date of this letter, we will proceed with the following actions:

- Reporting your account as "Delinquent" to the national credit bureaus (Equifax, Experian, and TransUnion).
- Transferring your file to an external collection agency.
- Reviewing the account for potential legal action to recover the debt.

A negative report to the credit bureaus may significantly impact your credit score and your ability to obtain future financing, loans, or credit cards.

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

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

Sincerely,

[Your Name/Department]

[Company Name]

[Phone Number]

[Email Address]