

FINAL NOTICE OF IMMINENT CREDIT BUREAU REPORTING

Date: [Current Date]

TO:

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

RE:

Account Number: [Account Number]

Outstanding Balance: \$[Amount Due]

Creditor: [Company Name]

Dear [Debtor Name],

This is a formal notice regarding your past-due account with [Company Name]. Despite previous requests for payment, our records indicate that your balance of \$[Amount Due] remains unpaid.

Please be advised that this is your final notice. If we do not receive payment in full or a mutually agreed-upon payment arrangement within [Number, e.g., 10] days from the date of this letter, we will report your delinquency to the national credit reporting agencies (Experian, TransUnion, and Equifax).

A negative report on your credit file may significantly impact your credit score and your ability to obtain future loans, credit cards, housing, or employment.

To prevent this action, please submit your payment immediately via one of the following methods:

- Online: [Website URL]
- Phone: [Phone Number]
- Mail: [Payment Address]

If you have already sent your payment, please disregard this notice. If you dispute this debt, you must contact our office immediately in writing.

Sincerely,

[Your Name/Department]

[Company Name]

[Contact Phone Number]