

FINAL DEMAND NOTICE PRIOR TO CREDIT REPORTING

Date: [Current Date]

To: [Debtor Name]

Address: [Debtor Address]

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

RE: Account Number [Account Number]

Total Amount Due: \$[Amount]

Dear [Debtor Name],

This is a formal notice regarding your outstanding balance of \$[Amount] which is now severely past due. Despite our previous attempts to contact you, we have not received payment or a valid explanation for the delinquency of this account.

Please be advised that this is your final notice.

If we do not receive payment in full by [Deadline Date], we will proceed with reporting your account as "Delinquent" to the major national credit bureaus (Equifax, Experian, and/or TransUnion). A negative report may remain on your credit file for up to seven years and can significantly impact your credit score, your ability to obtain future loans, and your eligibility for favorable interest rates.

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

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

If you have already sent your payment, please disregard this letter. If you wish to discuss a payment arrangement to avoid credit reporting, you must contact our office immediately at [Phone Number].

Sincerely,

[Your Name/Company Name]

[Title]

[Phone Number]