

## FINAL DEMAND NOTICE

**Date:** [Insert Date]

**TO:**

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

### RE: NOTICE OF INTENT TO REPORT TO CREDIT BUREAUS

Account Number: [Insert Account Number]

Total Amount Due: \$[Insert Amount]

Dear [Debtor Name],

This is a formal notice 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 if payment is not received in full within **[Insert Number, e.g., 10]** days from the date of this letter, we will proceed with reporting your delinquency to the national credit reporting agencies (Equifax, Experian, and TransUnion).

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

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

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

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

Sincerely,

[Your Name/Company Name]

[Your Title]

[Your Phone Number]

[Your Email Address]