

## URGENT: FINAL NOTICE BEFORE REPOSSESSION

Date: [Insert Date]

[Customer Name]

[Customer Address]

[City, State, Zip Code]

Re: Notice of Default and Intent to Repossess Collateral

Account Number: [Insert Account Number]

Collateral Description: [Insert Year/Make/Model or Serial Number]

Dear [Customer Name],

This letter serves as formal notification that your account is in serious default. Despite previous attempts to contact you regarding your past-due balance, we have not received the required payments to bring your account current.

As of [Date], your account is [Number] days past due with a total delinquent amount of \$[Amount].

**PLEASE BE ADVISED:** If we do not receive the full delinquent amount or a signed repayment agreement by [Deadline Date], we will begin the process of repossessing the collateral listed above. Once the repossession process is initiated, you may be held responsible for additional costs, including recovery fees, storage fees, and legal expenses.

To prevent the loss of your property, you must take one of the following actions immediately:

- Pay the full past-due amount of \$[Amount].
- Contact our Collections Department at [Phone Number] to discuss a final resolution.

If you have already sent your payment, please contact us immediately with the payment details so we can update our records and halt further action.

Failure to respond to this final notice will result in the immediate dispatch of a recovery agent to secure the collateral.

Sincerely,

[Your Name/Department]

[Company Name]

[Phone Number]