

Date: [Insert Date]

To:

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

RE: FINAL DEMAND FOR PAYMENT AND SETTLEMENT OFFER

Account Number: [Insert Account Number]

Total Balance Due: \$[Insert Amount]

Dear [Debtor Name],

This letter serves as a final formal demand for the unpaid balance on your account. Despite previous notices, your account remains seriously delinquent.

To avoid further collection actions or potential legal proceedings, we are offering you a one-time opportunity to settle this debt. We will accept a reduced lump-sum payment of **\$[Insert Settlement Amount]** as full and final satisfaction of this debt, provided the payment is received by **[Insert Deadline Date]**.

If you fail to accept this settlement offer or pay the full balance by the date mentioned above, we will have no choice but to escalate this matter. This may include transferring your account to a third-party collection agency or pursuing legal remedies to recover the total amount, including applicable interest and fees.

Payment Instructions:

- Pay via [Online Link/Portal]
- Check or Money Order payable to: [Company Name]
- Mail to: [Company Address]

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

Sincerely,

[Your Name/Department]

[Company Name]

[Phone Number]

[Email Address]