

URGENT: FINAL COLLECTION ATTEMPT

Date: [Current Date]

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

Re: Account Number [Account Number]

Dear [Debtor Name],

This letter serves as our final attempt to collect the outstanding balance of \$[Total Balance Owed] on your account. Previous attempts to contact you regarding this debt have remained unsuccessful.

In an effort to resolve this matter amicably and avoid further collection actions, we are prepared to offer you a one-time reduced settlement option. We will accept a single payment of \$[Settlement Amount] as full and final payment of this debt.

Settlement Terms:

- Total Amount Due: \$[Total Balance Owed]
- Settlement Amount: \$[Settlement Amount]
- Deadline for Payment: [Date]

Upon receipt and clearance of the settlement amount by the deadline stated above, your account will be marked as "Settled in Full" and no further collection efforts will be pursued regarding this specific balance.

Please send your payment via [Payment Method] or contact our office at [Phone Number] to process your payment over the phone.

Failure to respond to this offer or remit payment by [Date] will result in the immediate withdrawal of this settlement offer. We may then pursue further action, which could include referring this account to a third-party legal department.

Sincerely,

[Your Name/Company Name]

[Your Department]

[Your Phone Number]