FINAL NOTICE PRIOR TO LEGAL ACTION

Date: [Insert Date]
Account Number: [Insert Account Number]
Total Balance Due: $[Insert Amount]

TO:
[Debtor Name]
[Debtor Address]
[City, State, Zip Code]

FROM:
[Creditor/Agency Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]

Dear [Debtor Name],

This letter serves as formal and final notice regarding your delinquent account. Despite previous attempts to contact you, your balance of $[Insert Amount] remains unpaid.

Failure to resolve this matter immediately will result in this account being referred to our legal department or an external collection agency. This may result in further costs, impacts to your credit score, or legal proceedings.

SETTLEMENT OFFER:

In an effort to resolve this matter amicably, we are prepared to offer a one-time settlement. We will accept a reduced payment of **$[Insert Settlement Amount]** as full and final satisfaction of this debt, provided payment is received by **[Insert Deadline Date]**.

If you do not wish to take advantage of this settlement, the full balance of $[Insert Amount] must be paid by the deadline mentioned above to avoid further action.

PAYMENT OPTIONS:

- Online: [Insert Website Link]
- By Phone: [Insert Phone Number]
- By Mail: Send check or money order to the address listed above.

Please contact us at [Insert Phone Number] immediately to confirm your payment or to discuss a structured payment plan.

Sincerely,

[Your Name/Signature]
[Your Title]