DATE: [Insert Date]

TO:
[Client Name/Company Name]
[Client Address]
[City, State, Zip Code]

RE: FINAL NOTICE BEFORE LEGAL ACTION - INVOICE(S) #[Insert Invoice Numbers]

Dear [Contact Person Name],

This letter serves as a final formal demand for payment regarding the outstanding balance for independent contracting services provided between [Start Date] and [End Date].

Despite previous reminders sent on [Dates of Previous Reminders], our records indicate that an amount of **$[Total Amount Owed]** remains unpaid and is now [Number] days overdue.

The details of the outstanding debt are as follows:

- Invoice #[Number] - Date: [Date] - Amount: $[Amount]
- Invoice #[Number] - Date: [Date] - Amount: $[Amount]
- Late Fees/Interest (if applicable): $[Amount]

Please be advised that this is my final attempt to resolve this matter amicably. If full payment is not received by **[Deadline Date, e.g., 7 days from today]**, I will be forced to take further action to recover the debt without further notice. This may include:

- Referring this account to a professional debt collection agency.
- Commencing legal proceedings in Small Claims Court.
- Reporting the delinquency to credit bureaus.

Payment can be made immediately via [Insert Payment Methods: e.g., Bank Transfer, PayPal, Check].

I hope to resolve this matter immediately to avoid legal costs and the impact on your credit rating. If you have already sent payment, please disregard this letter.

Sincerely,

[Your Name]
[Your Business Name, if applicable]
[Your Phone Number]
[Your Email Address]