DATE: [Date]

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

RE: FINAL NOTICE - OVERDUE PAYMENT FOR CONTRACTOR SERVICES

Dear [Client Name],

This is a formal Final Notice regarding your unpaid balance of **$[Amount Due]** for contractor services completed on [Completion Date] under Invoice #[Invoice Number].

Despite our previous attempts to resolve this matter, your account remains [Number] days past due. We have yet to receive the payment or a response regarding a payment plan.

Please be advised that this is our final attempt to collect this debt informally. If the full balance is not received by **[Deadline Date]**, we will be forced to take further action to protect our interests. This may include:

- Referring your account to a professional debt collection agency.
- Reporting the delinquency to credit bureaus.
- Initiating legal proceedings in small claims court.
- Filing a mechanic's lien against the property (if applicable).

Please remit payment immediately via [Payment Method: Check/Online Portal/Bank Transfer] to avoid these consequences.

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

Sincerely,

[Your Name/Company Name]
[Your Phone Number]
[Your Email Address]