DATE: [Date]

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

FROM:
[Collection Agency Name]
[Agency Address]
[Agency Phone Number]

RE: FINAL DEMAND FOR PAYMENT

Current Creditor: [Contractor Name / Company Name]

Account Number: [Invoice or Account Number]

Total Balance Due: $[Amount]

Dear [Client Contact Name],

This agency has been formally retained by [Contractor Name] to collect the delinquent balance regarding the contractor services provided on [Date/Range]. Despite previous notices sent by the creditor, your account remains unpaid.

Please consider this your **Final Notice**. We are authorized to pursue all necessary actions to recover these funds. Failure to remit payment immediately may result in further escalation, which may include reporting this debt to national credit bureaus or recommending legal action to our client.

To prevent further collection activity, you must submit the full payment of **$[Amount]** by [Deadline Date].

Payment Instructions:

- Pay Online: [Link, if applicable]
- Pay by Mail: Send check or money order to the address listed above, payable to "[Agency Name]."
- Pay by Phone: Call [Phone Number]

If you have already sent payment, please disregard this notice. If you wish to dispute the validity of this debt, you must notify this office in writing within thirty (30) days of receiving this letter.

Sincerely,

[Agent Name/Signature]
[Title]
[Collection Agency Name]

This is an attempt to collect a debt by a debt collector. Any information obtained will be used for that purpose.