

URGENT: INTENT TO INITIATE LEGAL PROCEEDINGS

Date: [Insert Date]

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

Re: Notice of Outstanding Debt - Account Number: [Insert Account Number]

Dear [Debtor Name],

This letter serves as formal notice regarding your outstanding balance of \$[Insert Amount] owed to [Your Name/Company Name]. Despite previous requests for payment, this debt remains unpaid.

Please be advised that this is your final opportunity to resolve this matter amicably. If payment is not received in full, or if a mutually agreeable payment plan is not established by [Insert Deadline Date], we will have no choice but to initiate formal litigation to recover the total amount due, plus interest, court costs, and legal fees.

To avoid legal action, please remit payment via one of the following methods:

- [Insert Payment Method 1]
- [Insert Payment Method 2]

If you have already sent payment, please disregard this notice. If you wish to discuss a settlement or dispute this debt, contact us immediately at [Insert Phone Number] or [Insert Email Address].

We look forward to your prompt cooperation to prevent further escalation.

Sincerely,

[Your Name/Signature]
[Your Company Name]
[Your Phone Number]