

Date: [Insert Date]

TO:

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

FROM:

[Your Name/Company Name]

[Your Address]

[City, State, Zip Code]

[Phone Number]

RE: FINAL NOTICE BEFORE LEGAL ACTION

Account Number: [Insert Account Number]

Total Amount Due: \$[Insert Amount]

Dear [Debtor Name],

This letter serves as formal notice that your account is now severely delinquent. Despite our previous attempts to resolve this matter, we have not received the outstanding balance of \$[Insert Amount].

Please be advised that this is our **final demand for payment**. We would prefer to settle this matter out of court; however, if payment is not received in full by [Insert Deadline Date], we will be forced to take further action to protect our interests. This may include:

- Referring this account to a professional debt collection agency.
- Commencing formal litigation through our legal counsel.
- Reporting the delinquency to national credit bureaus.

If legal action is initiated, you may also be held liable for additional costs, including court fees, interest, and attorney fees as permitted by law.

To prevent these actions, please remit the full payment immediately via [Insert Payment Method, e.g., online portal, check, or wire transfer].

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

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Title]