

[Your Name/Company Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Email Address]

[Date]

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

RE: FINAL NOTICE BEFORE LEGAL ACTION

Account Number: [Account Number]
Total Amount Due: \$[Amount Due]

Dear [Debtor Name],

This letter serves as formal notification that your account is now severely delinquent. Despite multiple previous attempts to collect the outstanding balance of \$[Amount Due], we have not received payment or a satisfactory response regarding your intentions to settle this debt.

Please be advised that this is your **FINAL NOTICE**. If the total amount is not paid in full by [Deadline Date, e.g., 7-10 days from today], we will immediately initiate legal proceedings against you to recover the debt without further warning.

If a lawsuit is filed, we will seek to recover the principal amount, plus any applicable interest, late fees, court costs, and attorney fees as permitted by law. A judgment against you may result in the garnishment of your wages, the seizure of assets, and a significant negative impact on your credit rating.

To avoid legal action, you must deliver payment in the form of a [certified check/money order/wire transfer] to the address listed above no later than the close of business on the date specified.

If you wish to discuss a settlement or payment plan, you must contact us immediately at [Phone Number].

Govern yourself accordingly.

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Title/Company Name]