

URGENT: FINAL NOTICE BEFORE LEGAL ACTION

Date: [Insert Date]

To:

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

Re: Final Demand for Payment - Account #[Insert Account Number]

Dear [Debtor Name],

This letter serves as a formal and final warning regarding your past due balance of \$[Insert Amount]. Despite previous notices, our records indicate that your account remains unpaid.

Please be advised that if the full balance is not received by [Insert Date], we will have no choice but to escalate this matter to our legal department or a third-party collection agency. Legal prosecution may result in a court judgment against you, which could include:

- Garnishment of wages
- Seizure of assets or bank levies
- Court costs and attorney fees
- Negative impact on your credit report

To avoid formal litigation, you must submit the total amount due immediately. Payments can be made via [Insert Payment Method/Link].

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

Sincerely,

[Your Name/Company Name]

[Your Title]

[Phone Number]

[Email Address]