

DATE: [Insert Date]

TO:

[Recipient Name]

[Recipient Address]

[City, State, Zip Code]

RE: FINAL NOTICE BEFORE LEGAL ACTION

Dear [Recipient Name],

This letter serves as formal and final notice regarding your outstanding balance of **\$[Insert Amount]** owed to [Your Company Name] for [Description of Debt/Invoice Number].

Despite previous reminders, your account remains significantly past due. Our records indicate that your payment is now [Number of Days] days overdue.

Please be advised that this is your **final opportunity** to resolve this debt amicably. You are required to submit full payment by [Insert Deadline Date].

Payment Instructions:

Please make payment via [Insert Payment Method - e.g., Check, Bank Transfer, Online Portal].
[Insert Link or Account Details if applicable]

Failure to receive payment or a formal repayment proposal by the aforementioned date will result in this matter being referred to our legal department or a third-party collection agency. This may result in:

- Commencement of legal proceedings to recover the debt.
- Potential impact on your credit rating.
- Additional costs including interest, court fees, and legal expenses.

We urge you to give this matter your immediate attention to avoid further escalation.

Sincerely,

[Your Name/Signature]

[Your Title]

[Your Company Name]

[Your Phone Number]

[Your Email Address]