

DATE: [Current Date]

FROM:

[Creditor Name/Company Name]

[Street Address]

[City, State, Zip Code]

[Phone Number]

TO:

[Debtor Name]

[Street Address]

[City, State, Zip Code]

RE: NOTICE OF INTENT TO FILE LAWSUIT

Dear [Debtor Name],

This letter serves as formal notice regarding your past-due account with [Creditor Name] for the amount of **\$(Total Amount Owed)**. Despite previous attempts to collect this debt, our records indicate that the balance remains unpaid.

Account Details:

Account Number: [Account Number]

Date of Delinquency: [Date]

Please be advised that if the full amount is not received or a formal payment arrangement is not reached within **[Number, e.g., 10]** days from the date of this letter, we will have no choice but to initiate legal proceedings against you to recover the debt.

A lawsuit may result in a court judgment that includes not only the principal balance but also accrued interest, late fees, court costs, and reasonable attorney fees. Following a judgment, we may seek to satisfy the debt through legal means such as wage garnishment or bank account levies.

To prevent legal action, please remit payment immediately to the address listed above or contact us at [Phone Number] to discuss your options.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Title/Position]