

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

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

RE: FINAL NOTICE BEFORE LEGAL ACTION

Dear [Debtor Name],

This letter serves as a formal demand for payment regarding the outstanding balance on your account (Account/Invoice # [Number]). As of today, our records show an unpaid balance of \$[Amount].

Despite previous reminders sent on [Dates of previous notices], we have not received the payment or a proposal for a payment plan. Your account is now [Number] days past due.

Please consider this a **Final Warning**. We require the full payment of \$[Amount] to be received by [Deadline Date].

If payment is not received by the date mentioned above, we will be forced to take further action to recover the debt, which may include:

- Commencing formal legal proceedings in court.
- Reporting the delinquency to credit bureaus.
- Referring this matter to an external collection agency.

Legal action may result in additional costs, including court fees and interest, for which you may be held liable.

Please remit payment immediately via [Payment Method/Link] or contact our office at [Phone Number] to settle this matter. If you have already sent the payment, please disregard this letter.

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Title]