

DATE: [Current Date]

TO:

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

FROM:

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

RE: FINAL NOTICE BEFORE LEGAL ACTION

Dear [Debtor Name],

This letter serves as formal notice of my intent to file a lawsuit against you in the [Name of County] County Court for the recovery of an unpaid debt. This action is being taken due to your failure to pay the outstanding balance owed to [Your Name/Company Name].

Account Details:

- **Original Debt Amount:** \$[Amount]
- **Interest/Late Fees:** \$[Amount]
- **Total Amount Owed:** \$[Total Amount]
- **Date Debt Was Incurred:** [Date]

Despite previous requests for payment, the balance remains unpaid. If the total amount of **[\$Total Amount]** is not received by [Deadline Date, e.g., 10 days from today], I will proceed with legal proceedings without further notice.

If a lawsuit is filed, I will seek to recover the full debt amount plus court costs, service fees, and any applicable interest allowed by law. This may result in a judgment that allows for the garnishment of your wages or the placement of liens against your property.

To avoid legal action, please send payment immediately to the address listed above or contact me at [Your Phone Number] to discuss a settlement.

Sincerely,

[Your Signature]

[Your Printed Name]