

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

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

## **RE: NOTICE OF INTENTION TO COMMENCE LEGAL PROCEEDINGS**

Dear [Debtor Name],

This letter serves as a formal warning regarding your overdue account, reference number [Account/Invoice Number], which remains unpaid despite previous requests for payment.

As of [Date], the total balance outstanding is \$[Total Amount Owed]. This balance is comprised of:

- Principal Amount: \$[Amount]
- Late Fees/Interest: \$[Amount]

We require full payment of the outstanding balance within [Number, e.g., 14] days from the date of this letter. Payment can be made via [Payment Method, e.g., Bank Transfer/Check/Online Portal].

Please be advised that if payment is not received by [Deadline Date], we will commence legal action against you in the Small Claims Court without further notice. If legal proceedings are initiated, we will seek to recover:

1. The full outstanding balance;
2. Applicable interest;
3. Court filing fees; and
4. Any other legal costs permitted by the court.

A court judgment against you may negatively impact your credit rating and your ability to obtain credit in the future.

We strongly urge you to settle this matter immediately to avoid the expense and inconvenience of litigation. If you have already sent payment, please disregard this letter.

Sincerely,

[Your Signature]  
[Your Printed Name]