

**Date:** [Insert Date]

**To:**

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

**From:**

[Your Name/Company Name]  
[Your Address]  
[Your Phone Number]

**RE: NOTICE OF INTENT TO INITIATE LEGAL PROCEEDINGS**

Dear [Debtor Name],

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

Despite previous attempts to resolve this matter, our records indicate that your account is now [Number] days past due. We have yet to receive payment or a satisfactory proposal for repayment.

Please be advised that if payment is not received in full by [Insert Deadline Date], we will have no choice but to escalate this matter. This may include:

- Forwarding your account to a third-party collection agency.
- Commencing a formal lawsuit to recover the debt, plus applicable interest, court costs, and legal fees.
- Reporting the delinquency to credit bureaus.

You can avoid legal action by making a payment immediately. Please send payment via [Insert Payment Method] or contact us at [Insert Phone Number] to discuss a settlement.

We urge you to give this matter your immediate attention to avoid the costs and inconvenience of litigation.

Sincerely,

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