

[Your Name/Company Name]
[Address Line 1]
[City, State, Zip Code]
[Phone Number]

[Date]

[Debtor Name]
[Debtor Address Line 1]
[City, State, Zip Code]

RE: FINAL NOTICE BEFORE LEGAL ACTION - ACCOUNT NO: [Account Number]

Dear [Debtor Name],

This letter serves as a formal warning regarding your past-due credit card balance of \$[Amount Owed] on the above-referenced account. Despite previous attempts to contact you, your account remains in default.

Please be advised that this is your final notice. If we do not receive payment in full or an acceptable repayment arrangement by [Deadline Date], we will have no choice but to escalate this matter to our legal department.

Legal escalation may result in the filing of a formal summons and complaint in a court of law. This process may lead to a judgment against you, which could result in:

- Wage garnishment
- Seizure of assets or bank account levies
- Additional court costs and attorney fees
- Negative impact on your credit report

To prevent the issuance of a summons, please contact us immediately at [Phone Number] or remit payment to the address listed above.

We urge you to take this matter seriously and resolve this debt before legal proceedings commence.

Sincerely,

[Your Signature]
[Your Printed Name/Title]