

DATE: [Insert Date]

VIA: [Insert Method, e.g., Certified Mail]

TO:

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

RE: NOTICE OF INTENT TO FILE LAWSUIT

Account Number: [Insert Account Number]

Amount Past Due: \$[Insert Amount]

Dear [Debtor Name],

This letter serves as formal notice regarding your delinquent account with [Creditor Name]. Despite previous requests for payment, our records indicate that your balance of \$[Insert Amount] remains unpaid since [Insert Date of Default].

Please be advised that if we do not receive payment in full or an acceptable payment arrangement by [Insert Deadline Date, e.g., 10 days from today], we will proceed with filing a formal lawsuit against you to recover the debt, plus any applicable interest, court costs, and legal fees.

A legal judgment against you may result in the following actions:

- Garnishment of your wages.
- Seizure or liens against your personal property.
- Freezing of your bank accounts.
- Negative impact on your credit report.

You may avoid this litigation by contacting our office immediately at [Insert Phone Number] to settle this debt.

Govern yourself accordingly.

Sincerely,

[Your Signature]

[Your Printed Name]

[Creditor Name/Company Name]

[Your Phone Number]