

SENT VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED

Date: [Date]

From: [Your Name/Company Name]

Address: [Your Address]

City, State, Zip: [Your City, State, Zip]

To: [Recipient Name/Company Name]

Address: [Recipient Address]

City, State, Zip: [Recipient City, State, Zip]

RE: FINAL NOTICE OF INTENT TO SUE / FORMAL DEMAND FOR PAYMENT

Dear [Recipient Name],

This letter serves as formal notice that despite previous requests for payment and communication regarding [Case/Account Number or Reference], your account remains delinquent in the amount of \$[Total Amount Owed].

To date, you have failed to resolve this debt or propose a viable repayment plan. This is your **FINAL NOTICE**. If full payment of \$[Total Amount Owed] is not received by [Deadline Date, e.g., 7 or 10 days from receipt], I will immediately initiate legal proceedings against you in [Name of Court/Jurisdiction] without further notice.

If a lawsuit is filed, I will seek to recover not only the principal balance mentioned above but also:

- Accrued interest;
- Court costs and filing fees;
- Process server fees;
- Reasonable attorney's fees (if applicable).

A judgment against you may result in the garnishment of your wages, the attachment of your bank accounts, or the placement of liens against your property. This legal action may also negatively impact your credit rating.

You may avoid litigation by delivering a [Check/Money Order/Wire Transfer] for the full amount to the address listed above no later than [Deadline Date].

Governing yourself accordingly,

[Your Signature]

[Your Printed Name]

[Your Phone Number]

[Your Email Address]