

**Date:** [Insert Date]

**To:** [Debtor Name]  
[Debtor Address]  
[City, State, Zip Code]

**RE: FINAL NOTICE PRIOR TO LEGAL ACTION / DEBT COLLECTION**

**Account Number:** [Insert Account Number]

**Total Amount Due:** \$[Insert Amount]

Dear [Debtor Name],

This letter serves as your final opportunity to resolve the outstanding balance of \$[Insert Amount] owed to [Your Company Name]. Despite our previous attempts to contact you on [List previous dates], this debt remains unpaid.

We would prefer to resolve this matter amicably. However, if payment is not received in full or a formal payment plan is not established by [Insert Deadline Date], we will be forced to take further action. This may include:

- Referring your account to an external debt collection agency.
- Initiating legal proceedings to recover the debt.
- Reporting the delinquency to national credit bureaus.

Please remit payment via [Insert Payment Method - e.g., Check, Online Portal, Bank Transfer].

If you have already sent payment, please disregard this notice. If you wish to discuss a settlement or payment arrangement, please contact our office immediately at [Insert Phone Number].

Sincerely,

[Your Name/Signature]  
[Your Title]  
[Your Company Name]