

[Your Name/Company Name]

[Your Address]

[City, State, Zip Code]

[Phone Number]

[Email Address]

[Date]

[Contractor Name/Company Name]

[Contractor Address]

[City, State, Zip Code]

**RE: FINAL NOTICE BEFORE LEGAL ACTION**

Dear [Contractor Name],

This letter serves as formal final notice regarding the outstanding debt owed to [Your Name/Company Name] in the amount of \$[Amount Owed]. This debt relates to [Brief description of project/contract] dated [Date of original contract].

Despite previous requests for payment on [List previous dates of contact], the balance remains unpaid. Your failure to fulfill your financial obligation is a breach of our agreement.

Please be advised that if full payment is not received by [Date - typically 7-10 days from letter], I will have no choice but to initiate formal legal proceedings against you and your company to recover the debt, plus interest, court costs, and legal fees.

Payment should be sent to the address listed above via [Accepted payment methods, e.g., Certified Check or Wire Transfer].

This is your final opportunity to resolve this matter amicably and avoid the additional costs and public record associated with a lawsuit.

Sincerely,

[Your Signature]

[Your Printed Name]