

[Your Law Firm or Collection Agency Name]
[Address Line 1]
[Address Line 2]
[Phone Number]
[Email Address]

[Date]

[Debtor Name]
[Debtor Business Name]
[Debtor Address Line 1]
[Debtor Address Line 2]

RE: NOTICE OF INTENT TO INITIATE LEGAL ACTION

Account Number: [Account Number]
Creditor: [Original Creditor Name]
Total Amount Due: \$[Amount]

Dear [Debtor Name],

This office has been retained by [Original Creditor Name] to collect the outstanding debt regarding unpaid invoices numbered [Invoice Numbers]. Despite previous requests for payment from our client, the balance of \$[Amount] remains unpaid.

Please be advised that this is your **Final Notice**. We have been authorized to initiate formal legal proceedings against you to recover the full amount owed, plus applicable interest, court costs, and legal fees.

To avoid the commencement of a lawsuit, you must remit the full payment of \$[Amount] to our office within [Number, e.g., 7] days of the date of this letter. Payments can be made via [Payment Methods].

If you wish to resolve this matter without further legal intervention, please contact our office immediately at [Phone Number] to discuss a settlement or a structured payment plan.

If we do not receive payment or hear from you by [Deadline Date], we will have no choice but to proceed with legal action to protect our client's interests. This may result in a judgment against you, which could lead to the garnishment of wages, seizure of assets, or liens against property.

Govern yourselves accordingly.

Sincerely,

[Your Signature]
[Your Printed Name]
[Title/Position]

This is an attempt to collect a debt by a debt collector. Any information obtained will be used for that purpose.