

FINAL NOTICE PRIOR TO LEGAL ACTION

Date: [Insert Date]

RE: NOTICE OF PENDING LAWSUIT

Account Number: [Insert Account Number]

Property Address: [Insert Property Address]

Outstanding Balance: \$[Insert Total Amount Due]

To [Debtor Name],

This letter serves as formal and final notice regarding your delinquent utility balance with [Utility Company Name]. Despite previous requests for payment, your account remains severely past due in the amount of \$[Insert Amount].

Please be advised that we have authorized the commencement of a formal lawsuit against you to recover the full balance, including applicable late fees, interest, and court costs. This legal action may result in the following:

- A court judgment against you
- Garnishment of wages
- Seizure of bank account funds
- A negative impact on your credit report

REQUIREMENT TO AVOID LITIGATION:

To stop this legal process, you must submit the full payment of \$[Insert Amount] by no later than [Insert Deadline Date, e.g., 5:00 PM on Friday].

Payments can be made via:

- Online: [Insert Website URL]
- Phone: [Insert Phone Number]
- In Person: [Insert Office Address]

If you are unable to pay the full amount, you must contact our Collections Department immediately at [Insert Phone Number] to discuss a formal settlement agreement. Failure to respond to this notice will result in the immediate filing of a summons and complaint with the [Insert County/City] Court without further notice to you.

Govern yourself accordingly.

Sincerely,

[Your Name/Representative Name]
[Title/Department]

[Utility Company Name]
[Contact Phone Number]