

DATE: [Current Date]

TO:

[Customer Name]

[Service Address]

[City, State, Zip Code]

RE: FINAL NOTICE PRIOR TO LEGAL ACTION

Account Number: [Account Number]

Total Past Due Amount: \$[Amount]

Dear [Customer Name],

This letter serves as formal notification that your utility account for [Type of Utility: e.g., Water, Electricity, Gas] is severely past due. Despite previous reminders, we have not received the balance of \$[Amount] which was due on [Original Due Date].

Please be advised that this is our **final notice**. If the total amount is not paid in full by [Deadline Date], we will be forced to take the following actions:

- Immediate disconnection of utility services.
- Referral of your account to a third-party collection agency.
- Commencement of formal legal proceedings to recover the debt, including court costs and attorney fees.
- Reporting of this delinquency to national credit bureaus.

To prevent these actions, please submit payment immediately via [Payment Method: e.g., Online Portal, Phone, or Office].

If you have already sent your payment, please disregard this notice. If you are experiencing financial hardship and wish to discuss a payment arrangement, you must contact our billing department at [Phone Number] before [Deadline Date].

Sincerely,

[Your Name/Department Name]

[Company Name]

[Contact Information]