DATE: [Insert Date]

TO:
[Customer Name]
[Customer Address]
[City, State, Zip Code]

RE: NOTICE OF DEFAULT AND INTENT TO SUE

Account Number: [Insert Account Number]
Total Past Due Amount: $[Insert Amount]

Dear [Customer Name],

This letter serves as formal notice that your utility account with [Company Name] is in default. As of the date of this letter, your balance remains unpaid despite previous requests for payment.

The total outstanding balance of $[Insert Amount] covers services provided from [Start Date] to [End Date].

Failure to settle this debt in full or establish a mutually agreed-upon payment plan within [Number, e.g., 10] days of the date of this letter will result in the following actions:

- Immediate disconnection of utility services (if not already performed).
- Referral of this account to a third-party collection agency.
- Reporting of this default to major credit bureaus.
- **The commencement of legal proceedings** against you to recover the full balance, including applicable late fees, interest, court costs, and legal fees.

To avoid further action, please remit the full amount immediately via [Insert Payment Method] or contact our billing department at [Insert Phone Number] to discuss payment options.

If you have already sent payment, please disregard this notice.

Sincerely,

[Your Name/Representative Name]
[Your Title]
[Company Name]
[Contact Information]