

FINAL NOTICE PRIOR TO LEGAL ACTION

Date: [Insert Date]
Creditor: [Insert Company Name]
Account Number: [Insert Account Number]
Total Amount Owed: \$[Insert Amount]

To: [Debtor Name]
[Debtor Address]
[City, State, Zip Code]

Subject: FINAL NOTICE AND SETTLEMENT OFFER

This letter serves as a final formal demand for payment regarding your outstanding balance with [Creditor Name]. Despite previous notices, your account remains severely past due.

We are prepared to offer a final **Stipulated Settlement** to resolve this matter without further escalation. If you agree to the terms below, we will consider the debt settled in full:

- **Settlement Amount:** \$[Insert Reduced Amount]
- **Payment Due Date:** [Insert Date]

If payment is received by the date listed above, all collection activity will cease, and your account will be marked as "Settled."

Failure to respond to this notice or fulfill the settlement payment by the deadline may result in the following actions:

- Referral to a third-party collection agency.
- Reporting of the delinquency to major credit bureaus.
- Review for potential legal proceedings to recover the full balance, including applicable interest and costs.

Please remit payment via [Insert Payment Method: Online/Check/Phone].

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

Sincerely,

[Your Name/Department]
[Company Name]
[Phone Number]
[Email Address]