

DATE: [Current Date]

TO:

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

RE: FINAL NOTICE BEFORE LEGAL ACTION

Account Number: [Account Number]

Total Amount Due: \$[Amount]

Dear [Debtor Name],

This letter serves as formal notice that your account is seriously delinquent. Despite previous attempts to collect this debt, our records indicate that a balance of \$[Amount] remains unpaid.

Please be advised that this is your FINAL OPPORTUNITY to resolve this matter before we initiate formal legal proceedings against you in a court of law. If a lawsuit is filed, we will seek the full principal balance, plus applicable interest, court costs, and legal fees.

SETTLEMENT STIPULATION:

In an effort to avoid litigation, we are prepared to accept a one-time settlement under the following terms:

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

If the specified settlement amount is received by the deadline stated above, we will consider the account paid in full and waive our right to further legal action regarding this specific debt. If payment is not received by [Date], this offer is void, and we will proceed with a lawsuit for the full amount without further notice.

Please remit payment to the address below or contact our office immediately at [Phone Number] to confirm your payment.

Sincerely,

[Your Name/Company Name]

[Your Address]

[Phone Number]