

URGENT: FINAL NOTICE BEFORE LEGAL ACTION

Date: [Insert Date]

To: [Debtor Name]

Address: [Debtor Address]

City, State, Zip: [City, State, Zip]

Re: Outstanding Balance for Account #[Account Number]

Dear [Debtor Name],

This letter serves as formal notification that your account is now severely delinquent. Despite our previous attempts to resolve this matter, we have not received the outstanding balance of \$[Total Amount Owed].

NOTICE OF INTENT TO LITIGATE

If payment is not received or a settlement is not reached by [Deadline Date], we will have no choice but to transfer your file to our legal department to initiate a formal lawsuit. This may result in additional costs, including court fees, interest, and attorney fees, for which you may be held liable.

SETTLEMENT OPTION

As a final gesture of goodwill, we are prepared to offer a one-time settlement to resolve this matter outside of court. We will accept a reduced payment of \$[Settlement Amount] as "Paid in Full," provided this payment is received no later than [Settlement Deadline Date].

To accept this settlement or to pay your full balance immediately, please use the following method:

[Insert Payment Instructions/Link/Phone Number]

If you fail to respond by the deadline stated above, the settlement offer will be revoked, and legal proceedings will commence without further notice.

Sincerely,

[Your Name/Company Name]

[Your Title]

[Your Phone Number]