

SENT VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED

Date: [Insert Date]

To:

[Borrower Name]
[Borrower Address]
[City, State, Zip Code]

From:

[Lender Name]
[Lender Address]
[City, State, Zip Code]

RE: FINAL NOTICE AND INTENT TO SUE - Loan Agreement dated [Date of Loan]

Dear [Borrower Name],

This letter serves as formal notice that you are in default of your loan agreement dated [Date of Agreement] in the original principal amount of \$[Original Amount].

As of [Current Date], the total outstanding balance due is \$[Total Amount Due], which includes \$[Principal Amount] in principal and \$[Interest/Fees] in accrued interest and late fees. Despite previous requests for payment, you have failed to cure this default.

FINAL DEMAND FOR PAYMENT

I am offering a final opportunity to resolve this matter amicably. To avoid formal legal proceedings, you must remit the full balance of \$[Total Amount Due] or contact me to execute a signed settlement agreement no later than [Deadline Date, e.g., 10 days from receipt].

NOTICE OF INTENT TO SUE

If payment is not received by the deadline stated above, I will immediately initiate legal action against you to recover the full debt, plus:

- Accrued interest;
- Court costs and filing fees;
- Reasonable attorney's fees (if applicable per the agreement).

Legal action may result in a court judgment allowing for the garnishment of wages, the attachment of bank accounts, or the placement of liens against your property.

Please govern yourself accordingly.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Phone Number]