

[Date]  
[Customer Name]  
[Customer Address]  
[City, State, Zip Code]

**RE: FINAL OPPORTUNITY - BROKEN PAYMENT ARRANGEMENT**

Account Number: [Account Number]  
Outstanding Balance: \$[Amount]

Dear [Customer Name],

This letter is to formally notify you that you have failed to maintain the payment arrangement agreed upon on [Date Agreement Was Made]. As of today, we have not received your scheduled payment of \$[Amount] which was due on [Due Date].

Your account is now considered in default. However, we are offering you a **final opportunity** to resolve this balance before your account is referred to a third-party collection agency or further legal action is taken.

To maintain your standing and avoid additional penalties, you must submit the full past-due amount of \$[Amount] by no later than [Deadline Date].

Payments can be made via:

- Online: [Website URL]
- Phone: [Phone Number]
- Mail: [Payment Address]

If you are experiencing extreme financial hardship, you must contact our billing department immediately at [Phone Number] to discuss your options. Please note that if we do not hear from you or receive payment by [Deadline Date], your account will be closed and marked as delinquent.

Please disregard this notice if payment has already been sent.

Sincerely,

[Your Name/Department]  
[Company Name]  
[Contact Information]