

**Date:** [Insert Date]

**To:** [Customer Name]

**Address:** [Customer Address]

**Account Number:** [Account/Reference Number]

**Subject: FINAL WARNING: BREACH OF PAYMENT AGREEMENT**

Dear [Customer Name],

We are writing to formally notify you that you have failed to honor the payment agreement made on [Date of Agreement]. You promised to pay the amount of [Amount] by [Due Date], but we have not yet received these funds.

This is your **final warning**. We have made multiple attempts to resolve this matter amicably, yet the balance of [Total Outstanding Balance] remains unpaid.

To avoid further action, you must remit the full payment by [Final Deadline Date]. Payments can be made via [Insert Payment Methods].

If payment is not received by the deadline mentioned above, we will be forced to take the following steps:

- Immediate suspension of services/accounts.
- Referral of your account to a third-party debt collection agency.
- Reporting this delinquency to credit bureaus, which may impact your credit rating.
- Commencement of legal proceedings to recover the debt, including interest and legal fees.

Please disregard this notice if payment has already been sent. Otherwise, we urge you to settle this matter immediately to prevent further escalation.

Sincerely,

[Your Name/Department]

[Company Name]

[Phone Number]

[Email Address]