

Date: [Insert Date]

To:

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

RE: FINAL NOTICE BEFORE LEGAL ACTION - Account Number: [Insert Number]

Dear [Debtor Name],

Our records indicate that despite previous reminders, your account remains in arrears. Your installment payment of **[\$[Amount]**, which was due on **[Due Date]**, has still not been received.

This is a **Pre-Legal Final Warning**. We have attempted to resolve this matter amicably; however, your failure to pay has left us with no choice but to escalate this collection process.

To avoid formal legal proceedings, you must remit the total overdue balance of **[\$[Total Overdue Amount]** by no later than **[Deadline Date, e.g., 5 business days from now]**.

Consequences of Non-Payment:

- Commencement of legal action to recover the debt.
- Liability for additional court costs, legal fees, and interest.
- Potential impact on your credit rating.

Please make your payment immediately via [Insert Payment Method, e.g., Bank Transfer/Online Portal]. If you have already made this payment, please provide proof of transfer to [Email Address] immediately.

If you are experiencing financial hardship, contact us at [Phone Number] before the deadline to discuss a potential resolution. Failure to contact us or pay the balance by the date above will result in the immediate referral of this file to our legal department.

Yours sincerely,

[Your Name/Company Name]

[Your Title]

[Your Phone Number]