

URGENT: PRE-LEGAL NOTICE

Date: [Insert Date]

To:

[Recipient Name]

[Recipient Address]

[City, State, Zip Code]

RE: Notice of Default and Intent to Initiate Legal Action

Dear [Recipient Name],

This letter serves as formal notice regarding your failed installment payment due on [Date Payment Was Due] under the agreement dated [Date of Original Contract] for the account [Account/Reference Number].

Our records indicate that the following amount remains outstanding:

- Overdue Installment Amount: \$[Amount]
- Late Fees/Interests: \$[Amount]
- **Total Balance Due: \$[Total Amount]**

Despite previous reminders, we have not received the payment or a valid explanation for the delay. Please be advised that if the total balance is not paid in full by [Deadline Date - e.g., 7 days from now], we will have no choice but to escalate this matter to our legal department or an external collection agency.

Legal action may result in additional court costs, attorney fees, and a negative impact on your credit rating.

To resolve this matter immediately and avoid further action, please make your payment via [Payment Method/Link] or contact us at [Phone Number] to discuss a settlement.

We expect your immediate attention to this default.

Sincerely,

[Your Name/Company Name]

[Your Title]

[Your Contact Information]