

DATE: [Insert Date]
RE: NOTICE OF PENDING LEGAL REVIEW

TO:
[Debtor Name]
[Debtor Address]
[City, State, Zip Code]

ACCOUNT DETAILS:
Account Number: [Insert Account Number]
Total Amount Overdue: \$[Insert Amount]

FINAL NOTICE PRIOR TO LEGAL ESCALATION

Dear [Debtor Name],

Our records indicate that despite previous notices, your account remains unpaid and is now seriously past due. As of today, we have not received the required payment or a proposal to resolve this debt.

Please be advised that your account has been flagged for formal legal review. This is your final opportunity to resolve this matter voluntarily before we consider further action, which may include:

- Referral to an outside legal firm or collection agency.
- Commencement of formal legal proceedings to recover the debt.
- Reporting the delinquency to relevant credit bureaus.

To prevent this escalation, you must remit the full balance of **\$[Insert Amount]** by **[Insert Deadline Date]**. Payments can be made via [Insert Payment Method/Link].

If you have already sent your payment, please disregard this notice. If you are unable to pay the full amount, contact us immediately at [Insert Phone Number] to discuss a potential settlement or payment plan.

Failure to respond by the deadline mentioned above will result in the immediate transfer of your file for legal evaluation.

Sincerely,

[Your Name/Department]
[Company Name]
[Company Phone Number]