Date: [Insert Date]

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

RE: FINAL WARNING BEFORE LEGAL ACTION

Dear [Debtor Name],

This letter serves as a formal final warning regarding your outstanding balance of $[Insert Amount] for [Insert Invoice Number/Account Number], which was due on [Insert Due Date].

Despite our previous attempts to resolve this matter, we have not received the payment or a valid explanation for the delay. Your account is now significantly past due and is being classified as a default.

Please be advised that if the full payment of $[Insert Amount] is not received by [Insert Deadline Date], we will have no choice but to escalate this matter for a formal legal review. This may result in:

- Commencement of a lawsuit to recover the debt.
- Reporting the default to credit bureaus.
- Responsibility for additional legal fees, court costs, and interest.

You can prevent further action by making a payment immediately via [Insert Payment Method].

We strongly urge you to address this matter today to avoid the consequences of a legal dispute.

Sincerely,

[Your Name/Company Name]
[Your Phone Number]
[Your Email Address]