

Date: [Insert Date]

To: [Debtor Name]

Address: [Debtor Address]

Account Number: [Insert Account Number]

Subject: NOTICE OF PENDING LEGAL REVIEW - BROKEN PROMISE TO PAY

Dear [Debtor Name],

This letter serves as formal notice that you have failed to honor the payment agreement established on [Date of Agreement]. According to our records, you committed to making a payment of [Amount] by [Due Date]. As of today, that payment has not been received.

Because you have breached this payment arrangement, your account is now being flagged for legal review. We are currently evaluating the following options:

- Referral to an external legal firm for litigation.
- Filing a formal claim in small claims court.
- Reporting the default to major credit bureaus.

To avoid further escalation and the potential costs associated with legal action, you must remit the full past-due amount of [Total Due Amount] by [Deadline Date].

Payment can be made via [Insert Payment Method/Link].

If you have already sent this payment, please contact us immediately at [Phone Number] with the confirmation details to halt the review process.

Sincerely,

[Your Name/Company Name]

[Your Title]

[Your Contact Information]