

Date: [Insert Date]

TO:

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

RE: NOTICE OF FORMAL LEGAL REVIEW - UNKEPT PAYMENT PROMISE

Account Number: [Insert Account Number]

Outstanding Balance: [Insert Amount]

Dear [Debtor Name],

This letter serves as formal notification that your account has been flagged for legal review following your failure to uphold the payment promise made on [Date of Original Promise].

Despite your commitment to remit payment in the amount of [Amount] by [Due Date], we have not received the funds nor have we received any communication regarding this delay. This breach of agreement has resulted in the escalation of your file.

Our legal department is currently reviewing this matter to determine the next course of action, which may include:

- Commencement of a formal civil lawsuit.
- Reporting the delinquency to national credit bureaus.
- Inclusion of late fees, interest, and potential legal costs in the total claim.

To avoid further escalation and the potential initiation of legal proceedings, you must submit the full outstanding balance or contact our office at [Phone Number] no later than [Deadline Date].

Please govern yourself accordingly.

Sincerely,

[Your Name/Department Name]

[Company Name]

[Your Phone Number]

[Your Email Address]