

[Your Name/Company Name]
[Your Address]
[City, State, Zip Code]
[Your Phone Number]
[Your Email]

[Date]

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

RE: NOTICE OF PRE-LEGAL REVIEW - BREACH OF PROMISE TO PAY

Dear [Debtor Name],

This letter serves as formal notification that your account is being submitted for pre-legal review due to a breach of your promise to pay. Despite our previous agreement dated [Date of Agreement] and your subsequent commitment to resolve the balance of \$[Total Amount Owed], we have not received the scheduled payment(s).

To date, you have failed to fulfill the following obligation: [Briefly describe the specific breach, e.g., missed payment due on Date].

Failure to rectify this breach immediately will result in the following actions:

- Formal termination of any existing payment plans or settlements.
- Review of the file by legal counsel for the commencement of a civil lawsuit.
- Inclusion of interest, late fees, and legal costs as permitted by law or contract.

To avoid the escalation of this matter to litigation, you must remit the full past-due amount of \$[Amount Due Now] by [Deadline Date]. Payment can be made via [Payment Methods].

Please contact our office immediately at [Phone Number] if you wish to discuss this matter before the file is transferred for legal action.

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Title/Company]