

SENT VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED

Date: [Date]

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

RE: FINAL NOTICE PRIOR TO LEGAL ACTION - VOIDED SETTLEMENT AGREEMENT

Dear [Debtor Name],

This letter serves as formal notification that the settlement agreement dated [Original Settlement Date] regarding your outstanding balance with [Your Name/Company Name] is hereby declared null and void. This action is the direct result of your failure to adhere to the agreed-upon terms, specifically [describe breach, e.g., failure to make the payment due on Date].

Because you have breached the conditions of the settlement, the original debt amount is now due in full. Our records indicate the following balance remains outstanding:

- Original Debt Amount: \$[Amount]
- Less Payments Received: \$[Amount]
- Interest/Late Fees: \$[Amount]
- **TOTAL AMOUNT DUE: \$[Total Amount]**

This is your **FINAL OPPORTUNITY** to resolve this matter voluntarily. We require payment in full to be received by our office no later than [Deadline Date, e.g., 7 days from date of letter]. Payment must be made via [accepted payment methods].

Failure to remit payment by the deadline stated above will result in the immediate commencement of legal proceedings against you. This may include a lawsuit to recover the full balance, plus court costs, service fees, and applicable attorney fees. Once litigation is initiated, we will no longer be open to settlement negotiations under previous terms.

Please govern yourself accordingly.

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Phone Number]
[Your Email Address]