

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

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

**RE: FINAL NOTICE PRIOR TO DEBT COLLECTION ACTION**

Dear [Debtor Name],

This letter serves as a formal demand for payment regarding your outstanding balance of \$[Amount] for [Invoice Number/Account Number], which was originally due on [Original Due Date].

Despite previous reminders, our records indicate that this account remains unpaid. This is your final notice to settle the debt voluntarily.

Please remit the full payment of \$[Amount] by [Deadline Date] via [Payment Method].

**Failure to receive payment by the aforementioned date will result in this account being referred to a third-party debt collection agency or the initiation of legal proceedings to recover the balance, interest, and any applicable legal fees.**

If you have already sent payment, please disregard this notice.

Sincerely,

[Your Signature]  
[Your Printed Name]  
[Your Title]