

DATE: [Current Date]
VIA: [Certified Mail / Email]

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

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

RE: FINAL DEMAND FOR PAYMENT - NOTICE OF INTENT TO PURSUE LEGAL ACTION

Dear [Debtor Name],

This letter serves as a formal final demand for the payment of the outstanding balance owed to [Your Name/Company Name].

Despite previous notices sent on [Dates of previous notices], our records indicate that your account remains delinquent. As of today, the total amount due is **[\$Amount]** for [Description of goods/services provided] under Invoice/Account Number [Number].

Please be advised that this is your **FINAL NOTICE**. You are required to remit the full payment of **[\$Amount]** by [Deadline Date - e.g., 7 days from today].

Payment can be made via the following methods:
[Insert Payment Instructions: e.g., Bank Transfer, Check, Online Portal]

Failure to receive payment by the aforementioned date will result in immediate further action. We are prepared to take the following steps without further notice to you:

- Commencement of formal legal proceedings in [Name of Court/Jurisdiction].
- Reporting this delinquency to national credit bureaus.
- Referral of this matter to a third-party collection agency.

Legal action may result in a court judgment against you, which may include the original debt, interest, court costs, and legal fees. This judgment can lead to the garnishment of wages or the placement of liens against your property.

We strongly urge you to resolve this matter immediately to avoid the costs and inconvenience of litigation.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Title]