

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

[Date]

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

RE: FINAL NOTICE - ACCOUNT NUMBER: [Account Number]

Dear [Debtor Name],

This letter serves as a formal final notice regarding the outstanding debt owed to [Creditor Name]. On [Date of Previous Validation], we provided you with the requested verification and validation of this debt as per your rights under the Fair Debt Collection Practices Act (FDCPA).

Despite our previous correspondence and the validation of this account, our records indicate that a balance of \$[Amount Owed] remains unpaid. To date, we have not received a payment or a proposal for a payment plan.

Please be advised that this is your final opportunity to resolve this matter voluntarily. You are requested to remit the full payment of \$[Amount Owed] by [Deadline Date].

Failure to settle this account or contact our office by the aforementioned date may result in further collection actions, which may include reporting this delinquency to credit bureaus or initiating legal proceedings to recover the balance.

Payments can be made via [Payment Method: e.g., Check, Credit Card, Online Portal] at the following address: [Payment Address].

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

Sincerely,

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