

Date: [Insert Date]

To: [Debtor Name]

Address: [Debtor Address]

Account Number: [Account Number]

RE: FINAL NOTICE PRIOR TO LEGAL ACTION / DEBT COLLECTION

Dear [Debtor Name],

This letter serves as formal notification that your account remains past due in the amount of **[\$Amount Due]**. Despite previous attempts to resolve this matter, we have not received the outstanding balance.

We are providing a final opportunity for you to settle this account voluntarily. Please be advised that the final deadline for payment is **[Insert Deadline Date]**.

To prevent further action, please choose one of the following options before the deadline:

- Pay the full balance of **[\$Amount Due]** via [Payment Method/Link].
- Contact our office at [Phone Number] to establish a formal repayment plan.

Failure to settle this debt or contact us by the date specified above will result in the immediate transfer of your file to [a third-party collection agency / our legal department]. This may impact your credit rating and could result in additional fees or legal costs for which you will be held responsible.

We urge you to give this matter your immediate attention to avoid further escalation.

Sincerely,

[Your Name/Company Name]

[Your Title]

[Your Contact Information]