

Date: [Insert Date]

TO:

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

FROM:

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

RE: FINAL NOTICE BEFORE LEGAL ACTION / ACCOUNT # [Insert Number]

Dear [Debtor Name],

This letter serves as a formal final warning regarding your outstanding balance of \$[Insert Amount] which was due on [Insert Original Due Date].

Despite our previous attempts to contact you on [List Previous Dates of Contact], we have not received the required payment or a proposal for a payment plan. Your account is now [Insert Number] days past due.

DEMAND FOR PAYMENT

We hereby demand full payment of the total amount of \$[Insert Amount] to be received by our office no later than [Insert Deadline Date, e.g., 7 days from today].

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

FAILURE TO COMPLY

If payment is not received by the deadline stated above, we will be forced to take immediate further action to recover the debt. This may include, but is not limited to:

- Referring your account to a professional debt collection agency.
- Reporting your delinquency to national credit bureaus.
- Commencing formal legal proceedings against you to seek the principal amount, plus interest, court costs, and legal fees.

Please give this matter your immediate attention to avoid the costs and consequences of litigation.

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Title/Position]