Date: [Insert Date]

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

FROM:
[Your Company Name]
[Your Address]
[Phone Number]

RE: NOTICE OF INTENT TO DISPATCH TO COLLECTIONS / FINAL STATEMENT OF ACCOUNT

Account Number: [Insert Account Number]

Total Balance Due: $[Insert Amount]

Dear [Debtor Name],

This letter serves as formal notification that your account is now severely past due. Despite our previous attempts to resolve this matter, we have not received the outstanding payment required to bring your account into good standing.

Attached below is the final ledger detailing the charges, credits, and the total outstanding balance owed:

Date	Description	Charges	Credits/Payments	Balance
[Date]	[Description]	$[Amount]	$[Amount]	$[Amount]
			Total Outstanding Balance:	**$[Total Amount]**

Please be advised that this is your **Final Notice**. If payment is not received in full by [Insert Deadline Date], your account will be officially transferred to a third-party collection agency.

Placement with a collection agency may result in the following:

- Reporting of this delinquency to national credit bureaus.
- Additional collection costs, interest, or legal fees as permitted by law.
- Frequent contact from collection representatives.

To prevent this action, please submit your payment immediately via [Insert Payment Method] or contact our office at [Phone Number] to discuss any final settlement options.

Sincerely,

[Your Name/Department]
[Your Company Name]