FINAL NOTICE PRIOR TO DEBT COLLECTION ACTION

Date: [Insert Date]

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

Re: Account Number [Insert Account Number]

Outstanding Balance: $[Insert Amount]

Dear [Customer Name],

This is a formal final warning regarding your unpaid balance of $[Insert Amount], which is now [Number] days past due. Despite our previous attempts to contact you via [mail/email/phone], we have not received payment or a response regarding this debt.

Please be advised that if we do not receive the full payment by [Insert Deadline Date], we will have no choice but to transfer your account to an external collection agency. This action may negatively impact your credit rating and your ability to obtain credit in the future.

To prevent this, please remit payment immediately via one of the following methods:

- Online: [Insert Link]
- Phone: [Insert Phone Number]
- Mail: [Insert Mailing Address for Checks]

If you have already sent your payment, please disregard this notice. If you are experiencing financial hardship and wish to discuss a payment plan, you must contact us at [Insert Phone Number] before the deadline mentioned above.

We hope to resolve this matter amicably and look forward to receiving your payment immediately.

Sincerely,

[Your Name/Department]
[Company Name]
[Company Phone Number]