Date: [Insert Date]

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

RE: FINAL NOTICE - NOTICE OF INTENT TO REFER TO COLLECTIONS

Account Number: [Insert Account Number]
Amount Past Due: $[Insert Amount]

Dear [Customer Name],

This letter serves as formal notification that your account is now severely past due. Despite our previous attempts to contact you regarding your outstanding balance of $[Insert Amount], we have not received payment.

Please be advised that if payment is not received in full within [Number of Days, e.g., 10] days from the date of this letter, we will be forced to transfer your account to a third-party collection agency. Transferring this account to collections may negatively impact your credit rating.

To prevent this action, please submit your payment immediately via one of the following methods:

- Online: [Insert Website URL]
- By Phone: [Insert Phone Number]
- By Mail: [Insert Mailing Address for Payments]

If you have already sent your payment, please disregard this notice. If you are experiencing financial hardship and wish to discuss a payment plan, please contact our billing department immediately at [Insert Phone Number].

Sincerely,

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