FINAL NOTICE BEFORE LEGAL ACTION

Date: [Insert Date]

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

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

RE: FINAL DEMAND FOR PAYMENT - Account #[Insert Account Number]

Dear [Recipient Name],

This letter serves as formal final notice regarding your outstanding balance of $[Insert Amount]. Despite previous attempts to contact you on [List Previous Dates], we have not received the payment due for [Describe Services/Goods Provided].

The total amount currently overdue is $[Insert Amount], which includes [Interest/Late Fees if applicable].

This is your final opportunity to settle this debt voluntarily. Please submit the full payment of $[Insert Amount] by [Insert Deadline Date]. Payments can be made via [Insert Payment Method, e.g., Check, Bank Transfer, Online Portal].

If payment is not received in full by the date specified above, we will have no choice but to escalate this matter. This may include:

- Reporting this delinquency to credit bureaus.
- Referring your account to a third-party collection agency.
- Commencing formal legal proceedings to recover the debt, plus court costs and attorney fees.

Please give this matter your immediate attention to avoid further action.

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Title]