URGENT: FINAL NOTICE BEFORE LEGAL ACTION

Date: [Insert Date]

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

RE: Outstanding Deductible Recovery for Claim #[Insert Claim Number]

Dear [Debtor Name],

This letter serves as formal notice that your account is now severely past due. Despite our previous attempts to contact you, we have yet to receive the outstanding deductible payment of **$[Insert Amount]** related to the incident occurring on [Insert Date of Loss].

Your failure to remit payment has left us with no choice but to escalate this matter. Please be advised that if payment is not received in full by **[Insert Deadline Date]**, we will refer your file to our legal department or a third-party collection agency to initiate formal legal proceedings.

Legal action may result in:

- A lawsuit filed against you in a court of law.
- Responsibility for additional court costs and attorney fees.
- Negative impact on your credit rating.

To avoid further action, please send payment immediately via [Insert Payment Method/Link] or contact our office at [Insert Phone Number] to discuss a settlement.

Govern yourself accordingly.

Sincerely,

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