

DATE: [Current Date]

TO:

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

FROM:

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

RE: SECOND NOTICE - FINAL OPPORTUNITY BEFORE LEGAL ACTION

Dear [Debtor Name],

This is a formal follow-up to our previous notice dated [Date of First Notice] regarding your unpaid balance of \$[Amount Owed] for invoice(s) [Invoice Number(s)].

As of today, we have not received payment or a response regarding a payment plan. Please be advised that your account is now severely past due. If we do not receive the full payment by [Deadline Date], we will have no choice but to transfer your file to a professional collection agency or initiate legal proceedings to recover the debt.

Legal action may result in additional costs for which you may be liable, including interest, court fees, and legal expenses. Furthermore, a referral to a collection agency may negatively impact your credit rating.

Payment should be made immediately via:

- [Payment Method 1: e.g., Online Portal Link]
- [Payment Method 2: e.g., Bank Wire Details]
- [Payment Method 3: e.g., Check payable to...]

If you have already sent your payment, please disregard this notice. If there is a dispute regarding this balance, you must contact our billing department immediately at [Phone Number] to resolve the matter before the deadline.

Sincerely,

[Your Name/Signature]
[Your Title]
[Your Company Name]