

**Date:** [Insert Date]

**TO:**

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

**FROM:**

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

**RE: NOTICE OF INTENT TO FILE SUIT / FINAL DEMAND FOR PAYMENT**

Dear [Debtor Name],

This letter serves as formal notice regarding your delinquent account in the amount of \$[Total Amount Owed]. Despite previous attempts to collect this debt, our records indicate that the balance remains unpaid.

**Account Details:**

Account/Invoice Number: [Insert Number]  
Original Due Date: [Insert Date]  
Total Balance Due: \$[Insert Amount]

This is your final opportunity to resolve this matter voluntarily. If full payment is not received or a formal payment arrangement is not established by [Insert Deadline Date, e.g., 10 days from today], we will proceed with legal action against you.

A lawsuit may result in a court judgment that includes the original debt amount, plus applicable interest, court costs, and legal fees. Such a judgment may allow for the garnishment of wages, seizure of assets, or liens against property.

Please remit payment immediately to the address listed above. If you have any questions, you may contact us at [Your Phone Number].

Govern yourself accordingly.

Sincerely,

[Your Signature]

[Your Printed Name]