

Date: [Insert Date]

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

RE: NOTICE OF EXPIRATION OF CURE PERIOD AND FINAL DEFAULT

Dear [Debtor Name],

This letter serves as formal notice that the cure period provided to you in the "Notice of Default" dated [Date of Default Notice] has officially expired as of [Date Cure Period Ended].

As of the date of this letter, we have not received the required payment of \$[Amount Owed] or the necessary actions to remedy the breach of the Settlement Agreement dated [Date of Original Agreement].

Consequently, you are now in final default of the settlement terms. Under the provisions of said Agreement, the following actions will now be taken:

- The full original debt amount of \$[Total Original Amount], less any payments made to date, is now immediately due and payable.
- [Optional: Any discounts or waived interest offered under the settlement are hereby revoked.]
- [Optional: We will proceed with filing a Stipulated Judgment or initiating legal proceedings without further notice.]

Please remit the full balance of \$[Remaining Balance] immediately to avoid further legal costs or collection activities.

Sincerely,

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