

DATE: [Insert Date]

TO:

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

RE: FINAL NOTICE PRIOR TO LEGAL ACTION / WAGE GARNISHMENT DEMAND

Account Number: [Insert Account Number]

Total Amount Due: \$[Insert Amount]

Dear [Debtor Name],

This letter serves as formal notification that your account is now severely delinquent. Despite previous attempts to contact you, the balance of \$[Insert Amount] remains unpaid.

This is your **FINAL OPPORTUNITY** to settle this debt voluntarily. If payment is not received in full by [Insert Deadline Date], we will proceed with further legal remedies to recover the debt. This may include filing a lawsuit against you to obtain a court judgment.

Upon obtaining a judgment, we intend to pursue all available execution methods, including but not limited to:

- **Wage Garnishment:** A legal order requiring your employer to withhold a portion of your paycheck to be paid directly to us.
- **Bank Levies:** Seizure of funds currently held in your bank accounts.
- **Property Liens:** Placing a claim against your real estate or personal property.

To prevent these legal actions and the additional costs of attorney fees and court interest, you must remit payment immediately. Please send your payment to:

[Your Company Name / Name]

[Payment Address]

[City, State, Zip Code]

If you are unable to pay the full amount today, you must call us at [Insert Phone Number] by [Insert Date] to discuss a formal payment arrangement.

Failure to respond to this final demand will result in the immediate escalation of this matter to legal counsel.

Sincerely,

[Your Signature]

[Your Printed Name]

[Your Title/Company Name]