

SENT VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED

Date: [Date]

File Number: [Case/Account Number]

TO:

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

RE: FINAL NOTICE PRIOR TO LEGAL ACTION AND BANK LEVY

Dear [Debtor Name],

This law firm represents [Creditor Name] regarding the unpaid debt on your account in the amount of \$[Total Amount Owed].

Despite previous demands for payment, your account remains delinquent. This letter serves as your **FINAL NOTICE**. Be advised that we have been authorized to pursue all available legal remedies to satisfy this debt.

If payment is not received in full or a formal repayment agreement is not reached within [Number, e.g., 10] days from the date of this letter, we intend to initiate the following actions without further notice to you:

- Filing a formal lawsuit to obtain a court judgment.
- The issuance of a **Bank Levy** to freeze and seize funds available in your checking, savings, or investment accounts.
- The commencement of wage garnishments.
- The placement of liens against your real and personal property.

To prevent the immediate escalation of this matter, please remit payment in the amount of \$[Amount] to the address listed below or contact our office at [Phone Number] to discuss your immediate payment options.

Govern yourself accordingly.

Sincerely,

[Attorney Name]

[Law Firm Name]

[Law Firm Address]

[Phone Number]

This is an attempt to collect a debt by a debt collector. Any information obtained will be used for that purpose.