

[Debtor's name]

[Street address]

[City, state zip]

[Month day, year]

Re: [Account balance]

[Account number]

Dear [debtor]:

Please refer to the two prior notices (April 10; May 10) regarding your outstanding debt. As of the date of this letter, we still have not received payment. If you fail to pay this bill your credit will be tarnished. We feel certain that you are sincere in wanting to pay your bill and that you will remit payment within the next ten days. Please respond immediately.

Sincerely,