

[Debtor's name]

[Street address]

[City, state zip]

[Month day, year]

Re: [Account balance]

[Account number]

Dear [debtor]:

This is your final reminder that your account of \$_____ is past due. It has been past due since _____, _____. If payment is not received by _____, _____, we will have no alternative but to turn your account over to a [lawyer or collection agency] for collection.

Thank you for your prompt attention to this matter.

Sincerely,