[Debtor’s name]

[Street address]

[City, state zip]

[Month day, year]

Re: [Account balance]

[Account number]

Dear [debtor]:

We are disappointed that you have not taken the initiative to make reasonable arrangements to resolve your delinquent balance. If we have not received payment in full of the entire delinquent balance by July 1, 2017, your file will be referred to our attorney for possible legal action. If you wish to avoid legal action against your company and the possibility of incurring court costs, attorney's fees, and considerable inconvenience, remit certified funds for $6,9,00.00 or contact me at 555-5555 to discuss reasonable arrangements to do so. If this matter is not resolved by July 1, 2017, all further correspondence will need to be made through our attorney.

Thank you for your prompt attention to this matter.

Sincerely,