*[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,