



FINAL NOTICE BEFORE LEGAL ACTION

Date: _____

To: _____

We have repeatedly requested payment of \$_, on your overdue account. Our demands for payment have been ignored. Accordingly, we shall turn this account over for collection within the next ten days unless payment, or an acceptable proposal for payment is obtained. Enforced collection on this obligation may result in additional legal or court costs to you and may impair your credit rating.

Very truly,
