

(date)

FORWARD/ADDRESS CORRECTION REQUESTED

Re: (name of creditor)

Amount Due: \$

Our File No.:

Dear Sir or Madam:

This account has been turned over to this firm for collection. It is long past due, and we understand previous efforts to collect it were unsuccessful.

This is **YOUR FINAL OPPORTUNITY** to conclude this matter amicably. We will expect to receive a check for the full balance on or before _____, 20____. If that deadline cannot be met, you must call us prior thereto to discuss other acceptable arrangements.

Yours truly,