**FINAL NOTICE BEFORE LEGAL ACTION**

Date:

To:

Dear

We have repeatedly advised you of your long overdue balance in the amount of

$ .

Since you have not made payment, we have turned your account over to our attorneys and instructed them to commence suit without further delay.

There is still time, however, to avoid suit if you contact us within the next

five (5) days.

This will be your final opportunity to resolve matters without the expense of

court proceedings.

Very truly,