

Overdue Account—Final Notice

HMS, Inc.

1111 East Street - Hometown, USA

(111) 555-1111

[Date]

[AddresseeXX
XXXXXXXXXXXX
Theirtown, USA]

Dear [customer] :

We have sent you two prior notices dated _____, 20____, and _____, 20____, regarding your past due account with us in the amount of \$_____. To date, we have not received payment on this account, nor have you corresponded with us.

We will be turning this account over for collection on _____, 20____. This is your final opportunity to avoid that action. Please contact us immediately so that we can discuss the problem. Failure to respond to this final notice may result in additional costs to you, including the account balance *plus* any legal or collection costs incurred.

Your attention to this matter is essential, and in your best interest.

Sincerely,

H.M. Smith