

FINAL NOTICE BEFORE LEGAL ACTION

Date:

TO: (Customer)

Re: \$\_\_\_\_\_ PAST DUE

We have repeatedly requested payment of the above past due account. Our demands for payment have been ignored.

Therefore, we shall turn this account over for collection within the next \_\_\_\_ days unless payment, or an acceptable proposal for payment is received.

Collection action on this obligation may result in additional legal or court costs to you and may impair your credit rating.

Very truly,

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Form 119