

Sample Debt Collection Letter Before Action

[Your Name]

[Your Address]

[City, State, Zip Code]

[Email Address]

[Phone Number]

[Date]

[Debtor's Name]

[Debtor's Address]

[City, State, Zip Code]

Re: Outstanding Debt Notice and Intent to Commence Legal Action

Dear [Debtor's Name],

I hope this letter finds you well. We are writing to bring to your attention the matter of an outstanding debt in the amount of [Debt Amount], which remains unpaid despite our previous attempts to resolve this matter amicably. This debt pertains to [Nature of Debt] and is associated with [Invoice/Reference Number], dated [Date of Invoice].

We understand that unforeseen circumstances may arise, making it difficult to meet financial obligations on time. However, despite our previous communication and your acknowledgment of the debt, we have not received any payment or arrangement from your end. We believe that a resolution can still be achieved through open and honest communication.

We hereby request your immediate attention to this matter. In the event that this debt is not settled within [Settlement Period, e.g., 14 days] from the date of this letter, we will have no choice but to initiate legal action to recover the outstanding amount. Legal proceedings may result in additional costs, including court fees and legal expenses, which you would be liable to bear.

To avoid any further escalation, we kindly request that you take the following actions:

1. Make a full payment of the outstanding amount of [Debt Amount] within [Settlement Period] from

the date of this letter.

2. If you are facing financial difficulties, contact us immediately to discuss a reasonable repayment plan that suits both parties.

3. If you dispute the debt or require additional information, please notify us in writing as soon as possible, providing the necessary details to support your claim.

You can reach us at [Your Phone Number] or [Your Email Address] during business hours. We are committed to finding a fair and mutually beneficial solution to this matter and encourage you to take this opportunity to rectify the situation.

Please be advised that this letter serves as a formal notice of our intent to pursue legal action if the debt remains unpaid beyond the specified settlement period. We hope to avoid such actions and resolve this matter amicably.

We look forward to your prompt response.

Sincerely,

[Your Signature]

[Your Printed Name]

[Enclosures: Copy of Invoice/Statement, any relevant documentation]