

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,