

[L]Overdue Account—One Last Try

[Date]

[Recipient Name]

[Company Name]

[Address]

[City, State, Zip]

Dear [Mr. or Mrs. or Ms. + Last Name]

Our accounting department has turned your past due account over to me hoping that I could persuade you to bring it current prior to forwarding your file to our legal department.

When our firm extends credit, it bases its decision on that applicant's previous credit history and ability to pay. When you requested credit from us, you met all of these criteria. Today, however, your account has reached the critical stage.

You can avoid any additional costs if you mail your check in the amount of (amount) I must hear from you within five days.

Sincerely,

[Name]

[Title if applicable]

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