Instruction: This is a model letter. Adapt to fit your facts and circumstances.

DATE

| T/T A | FAC | CINATI | | JO. | |
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NAME COMPANY ADDRESS LINE CITY, STATE ZIP CODE

Re:

Dear

I am in receipt of your fax dated , but have yet to hear from your attorney regarding your proposed settlement. Up to this point, my client has been extremely patient. However, that patience is quickly running out.

If we cannot reach agreement regarding a proposed payment schedule by the end of business on Monday, my client has instructed me to proceed with filing suit. Please be advised that my client will not consider any proposed payment plan which does not include an immediate down payment of a substantial portion of the past due account. Either you or your attorney need to contact me as soon as possible.

Sincerely,

BY:

pc: