Dear XX (name of debtor),  
  
We regret to inform you that due to your unpaid debt amount of XX (full debt amount, additional charges and interest cost) to XX (creditor’s name and company), from today, XX (date) we have passed your case to court. You are now to be contacted by official court attorneys, who will notify you of the hearing date. Therefore you will be served a subpoena to appear at court where you can present your defence.  
If you wish to settle the outstanding amount, please do not hesitate to contact us.  
  
Yours faithfully,  
(name of contact person, name of debt collection agency)

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Dear XX (name of debtor),  
  
Despite our previous reminder(s), we still have not received any payment or answer from you. Therefore, we regret to inform you that if we do not obtain the payment of XX (amount) in full before XX/XX/XX (deadline), we will have no other alternatives but to undertake court actions against you in order to retrieve the debt amount for our client (creditor’s name and company). Please find the full debt amount and additional costs below:  
  
Account value: XX (insert debt amount)  
Late payment costs: XX (insert amount)  
Interest cost: XX (insert amount)  
Total: XX (insert amount)  
  
Should your payment not be received in full within the next seven days starting from XX/XX/XX (current date) to XX/XX/XX (deadline), immediate court actions will take place.  
We would advise treating this matter with urgency and we believe you will not ignore this final reminder. To save yourself the inconvenience of court actions, we kindly suggest settling the total amount of debt and additional costs as soon as possible.  
  
We still trust court actions will not be necessary and look forward to receiving payment by return.  
  
Yours faithfully,  
(name of contact person, name of debt collection agency)

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Dear XX (name of debtor),  
  
We regret to inform you that due to your unpaid debt amount of XX (full debt amount, additional charges and interest cost) to XX (creditor’s name and company), from today, XX (date) we have passed your case to court. You are now to be contacted by official court attorneys, who will notify you of the hearing date. Therefore you will be served a subpoena to appear at court where you can present your defence.  
  
If you wish to settle the outstanding amount, please do not hesitate to contact us.  
  
Yours faithfully,  
  
(name of contact person, name of debt collection agency)