

## DEMAND FOR PAYMENT

[Date of Letter]

### VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED

[Creditor's full legal name]

[Creditor's mailing address]

[Creditor's phone number]

[Creditor's email address]

### TO:

[Debtor's full legal name]

[Debtor's mailing address]

[Debtor's phone number]

[Debtor's email address]

**SUBJECT: FORMAL DEMAND FOR PAYMENT OF OUTSTANDING DEBT – Invoice/Account No. [invoice or account number] – Total Due: \$[total outstanding amount]**

Dear [Debtor's full legal name],

This letter serves as a formal demand for payment of the outstanding debt owed to [Creditor's full legal name] (hereinafter "Creditor") by [Debtor's full legal name] (hereinafter "Debtor").

The outstanding amount is for goods/services provided on or about [date debt was incurred], as detailed in Invoice/Account No. [invoice or account number]. The original amount of the debt was \$[original amount of debt].

The total outstanding balance currently due and payable is **\$[total outstanding amount]**.

No partial payments have been made toward this debt. No interest is accruing on the outstanding amount. No late fees or penalties are being charged.

Payment in full of the outstanding balance of **[\$[total outstanding amount]** is hereby demanded and must be received by the Creditor within [number] ([number]) days from the date of this letter.

If the full payment of **[\$[total outstanding amount]** is not received by [date payment is due], the Creditor will have no alternative but to pursue all available legal remedies to collect this debt, which may include, but are not limited to, initiating a lawsuit, reporting the debt to credit bureaus, and seeking recovery of court costs, attorney's fees, and any other damages permitted by law.

To avoid further action, please remit the full outstanding balance immediately. Payment can be made by [describe acceptable payment methods, e.g., check, wire transfer, online payment]. Please contact the Creditor at [Creditor's phone number] or [Creditor's email address] to arrange payment or if you have any questions regarding this matter.

Sincerely,

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**Print Name:** [Creditor's full legal name]

**Date:** [date signed]

**Address:** [Creditor's mailing address]