

**SENT VIA [REGISTERED MAIL/EMAIL]**

[Date]

[Borrower Name]  
[Borrower Address]  
[City, State, Zip Code]

**RE: FORMAL DEMAND FOR REPAYMENT - Working Capital Facility**

Dear [Borrower Contact Name],

This letter refers to the [Name of Loan Agreement] dated [Date of Agreement] (the "Agreement") between [Lender Name] (the "Lender") and [Borrower Name] (the "Borrower"), under which a working capital facility was extended to the Borrower.

Pursuant to Section [Number] of the Agreement, the Lender hereby notifies the Borrower that an Event of Default has occurred due to: [Insert Reason, e.g., failure to make scheduled payment on Date / breach of financial covenant / expiration of facility term].

As of [Current Date], the total outstanding balance due under the Facility is as follows:

- Principal Amount: \$[Amount]
- Accrued Interest: \$[Amount]
- Late Fees/Penalties: \$[Amount]
- **Total Amount Due: \$[Total Amount]**

**FORMAL DEMAND IS HEREBY MADE** for the immediate payment of the Total Amount Due. Please remit the full amount to the following account no later than [Due Date]:

Bank Name: [Bank Name]  
Account Name: [Account Name]  
Account Number: [Number]  
Routing/Swift: [Number]

Failure to receive payment in full by the aforementioned date will result in the Lender exercising all available legal rights and remedies to recover the debt, which may include the commencement of legal proceedings and the enforcement of any security interests or guarantees held by the Lender.

Please govern yourself accordingly.

Sincerely,

[Signature]

[Sender Name]  
[Sender Title]  
[Lender Name]