

Date: [Insert Date]

To: The Estate of [Full Name of Deceased]

Attn: Executor / Personal Representative / Administrator

[Mailing Address]

[City, State, Zip Code]

RE: FINAL DEFICIT DEMAND NOTICE

Account Number: [Insert Account Number]

Date of Death: [Insert Date of Death]

Total Outstanding Balance: \$[Insert Total Amount]

To the Personal Representative of the Estate:

This letter serves as a formal demand for payment regarding the outstanding deficit balance remaining on the above-referenced account. Following the liquidation or sale of the collateral associated with this account, a deficiency remains in the amount of \$[Insert Amount].

As this debt represents a legal obligation of the decedent at the time of death, we are hereby submitting this final claim against the assets of the Estate. Please find the attached documentation detailing the original debt, the proceeds from any asset recovery, and the final calculation of the remaining deficit.

We request that payment be made in full within [Insert Number, e.g., 30] days of the date of this letter. Please make the check or money order payable to [Insert Company Name] and include the account number on the payment.

If the Estate has insufficient funds to cover this debt, or if you require additional time to process this claim through probate court, please provide written notification and supporting documentation to our office immediately.

Please send all payments and correspondence to:

[Insert Company Name]

[Insert Department Name]

[Insert Mailing Address]

[Insert Phone Number]

Thank you for your prompt attention to this matter.

Sincerely,

[Your Name/Signature]

[Your Title]

[Insert Company Name]

Enclosures: [List documents, e.g., Statement of Account, Proof of Sale]