Date: [Insert Date]

VIA CERTIFIED MAIL

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

From:
[Lender Name]
[Lender Address]
[City, State, Zip Code]

RE: NOTICE OF LOAN MATURITY AND DEMAND FOR IMMEDIATE PAYMENT

Dear [Borrower Name],

This letter serves as formal notice regarding the Loan Agreement dated [Date of Agreement] for the original principal amount of $[Original Loan Amount].

According to the terms of the Agreement, the final balloon payment for the remaining balance was due in full on [Maturity Date]. As of the date of this letter, our records indicate that the loan has matured and the outstanding balance remains unpaid.

Total Amount Currently Due: $[Total Amount Due]

This balance includes the principal amount of $[Principal Amount], plus accrued interest of $[Interest Amount], and applicable late fees of $[Late Fees].

Demand is hereby made for the immediate payment of the total amount due. Please remit the full balance of $[Total Amount Due] to the address listed above no later than [Deadline Date, e.g., 7-10 days from receipt].

Failure to settle this debt by the specified date will result in further legal action to protect our interests, which may include the commencement of a lawsuit, referral to a collection agency, or the foreclosure/repossession of any collateral securing this loan.

Please contact us immediately at [Phone Number] or [Email Address] if you have any questions or to confirm that payment has been sent.

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Title/Company Name]