[Your Name/Company Name]
[Your Address]
[City, State, Zip Code]
[Phone Number]
[Date]

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

RE: NOTICE OF TOTAL OUTSTANDING DEBT AND DEMAND FOR PAYMENT

Dear [Debtor Name],

This letter serves as a formal demand for the payment of your outstanding debt. According to our records, your account is currently past due.

The total outstanding balance is: **$[Amount]**

This balance is comprised of the following:

- Principal Amount: $[Amount]
- Late Fees/Interest: $[Amount]
- Other Charges: $[Amount]

We have previously sent notifications regarding this balance on [Date(s) of previous notices], yet the amount remains unpaid. We request that you remit the full payment of $[Amount] no later than [Due Date] to avoid further action.

Payment can be made via the following methods:

- [Payment Method 1, e.g., Check by mail]
- [Payment Method 2, e.g., Online portal link]
- [Payment Method 3, e.g., Bank transfer details]

If you have already sent your payment, please disregard this notice. If you are unable to pay the full amount at this time, please contact us immediately at [Phone Number] to discuss a potential payment plan.

Failure to respond to this demand or settle the debt by the aforementioned date may result in further collection efforts, including legal action or reporting to credit bureaus.

Sincerely,

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