

**Date:** [Insert Date]

**TO:**

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

**FROM:**

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

**RE: FORMAL DEMAND FOR PAYMENT - [Invoice Number / Account Number]**

Dear [Debtor Name],

This letter serves as a formal demand for payment of the outstanding balance owed to [Your Name/Company Name] in the amount of **[\$[Total Amount Owed]**.

This balance was due on [Original Due Date] and is currently [Number] days past due. Despite previous reminders, we have not received the payment for the following:

- Invoice #[Number] - [Date] - **[\$[Amount]**
- Late Fees/Interest (if applicable) - **[\$[Amount]**

**Total Amount Now Due: **[\$[Total Amount]****

Please remit the full payment by [Deadline Date, e.g., 10 days from today] to the following address:

[Payable To Name]  
[Payment Mailing Address]  
[Accepted Payment Methods: e.g., Check, Bank Transfer, Online Portal]

If you fail to settle this debt or contact our office to establish a payment plan by the date mentioned above, we will be forced to take further action to recover the debt. This may include referring your account to a collection agency or initiating legal proceedings.

If you have already sent payment, please disregard this letter.

Sincerely,

[Your Signature]  
[Your Printed Name]  
[Your Title]