

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

[Date]

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

Re: FINAL DEMAND FOR PAYMENT

Dear [Recipient Name],

This letter serves as a formal final demand for payment regarding [briefly state reason for debt, e.g., unpaid services, property damage, or personal loan] dated [Date of original transaction].

As of today, the total outstanding balance is \$[Amount]. Despite previous requests for payment on [Dates of previous attempts], the balance remains unpaid.

Please be advised that if payment is not received in full by [Date, typically 10-14 days from letter date], I will have no alternative but to file a formal complaint in the Small Claims Court of [Your County/State] to recover the debt, plus court costs, interest, and any other legal fees allowed by law.

Payment should be sent to the address listed above in the form of [State preferred payment method, e.g., cashier's check or money order].

I hope to resolve this matter amicably and avoid the necessity of legal action. I look forward to your immediate response.

Sincerely,

[Your Signature]
[Your Printed Name]