

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

[Date]

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

RE: FINAL DEMAND FOR PAYMENT - OVERDUE ACCOUNT #[Account Number]

Dear [Debtor Name],

This letter serves as a formal final demand for the immediate payment of the outstanding balance on your account. Despite our previous reminders dated [Date of first notice] and [Date of second notice], your account remains unpaid.

As of today, the total amount overdue is [**Amount Due**]. This balance consists of the following:

- Principal Invoice Amount: [Amount]
- Late Fees/Interest: [Amount]
- **Total Balance: [Total Amount]**

We require full payment of the total balance within [Number, e.g., 7] business days from the date of this letter. Please remit payment via [Payment Method: Wire Transfer/Check/Online Portal].

Failure to settle this debt by [Deadline Date] will leave us with no choice but to escalate this matter. This may include, but is not limited to:

- Referral of your account to a third-party debt collection agency.
- Commencement of legal proceedings to recover the debt, including costs and interest.
- Reporting the delinquency to relevant credit bureaus.

Please disregard this notice if payment has already been sent. Otherwise, we expect immediate confirmation that payment has been processed.

Sincerely,

[Your Name]
[Your Title]
[Your Company Name]