**Date:** [Insert Date]

**TO:**
[Debtor Name]
[Debtor Address]
[City, State, Zip Code]

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

**RE: FORMAL DEMAND FOR PAYMENT**

Dear [Debtor Name],

This letter serves as a formal demand for the total outstanding debt owed to [Your Name/Company Name] regarding [Account Number or Description of Service/Goods].

As of [Date], our records indicate that your account is past due. The total outstanding amount demanded is:

**TOTAL AMOUNT DUE: $[Insert Amount]**

Please remit the full balance to the address listed above no later than [Insert Deadline Date, e.g., 10 days from today]. Payment should be made via [Check/Money Order/Bank Transfer].

Failure to pay this debt or contact our office to make payment arrangements by the aforementioned date may result in further action, including but not limited to, legal proceedings or the reporting of this debt to credit bureaus.

If you have already sent your payment, please disregard this notice.

Sincerely,

[Your Signature]

[Your Printed Name]