[Your Name/Company Name]
[Your Address]
[Your Phone Number]
[Your Email]

[Date]

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

RE: FINAL DEMAND FOR PAYMENT PRIOR TO LEGAL ACTION

Dear [Debtor Name],

This letter serves as a formal final demand for payment regarding outstanding balances owed for services/materials provided under the contract dated [Date of Contract].

As of this date, your account is past due in the amount of **$[Total Amount Owed]**. Despite previous notifications sent on [Dates of previous notices], the balance remains unpaid.

The details of the debt are as follows:

- Invoice Number(s): [Invoice Numbers]
- Description of Work: [Brief description of project/materials]
- Original Due Date: [Original Due Date]

Please be advised that if payment is not received in full by [Deadline Date - e.g., 7 or 10 days from today], I will have no alternative but to commence formal legal proceedings against you to recover the debt without further notice. This may include, but is not limited to, filing a lawsuit, seeking a court judgment, and the pursuit of all applicable interest, late fees, and legal costs as permitted by law.

Payment should be made via [Payment Method: e.g., Certified Check, Wire Transfer] and sent to the address listed at the top of this letter.

I trust that this final notice will prompt you to settle this matter immediately to avoid the expense and inconvenience of litigation.

Sincerely,

[Your Signature]
[Your Printed Name]