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

[Date]

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

RE: NOTICE OF DEFAULT AND FINAL DEMAND FOR PAYMENT

Dear [Debtor Name],

This letter serves as formal notice that you are in default of your payment obligations for services rendered by [Your Company Name]. Despite previous reminders sent on [Dates of previous notices], our records indicate that an outstanding balance of $[Amount] remains unpaid.

The balance is associated with the following invoice(s):

- Invoice #[Number] - Date: [Date] - Amount: $[Amount]
- Invoice #[Number] - Date: [Date] - Amount: $[Amount]

FINAL DEMAND

Demand is hereby made for the immediate payment of the full amount of $[Total Amount Due]. This payment must be received no later than [Deadline Date, e.g., 7 days from date of letter].

Please remit payment via [Payment Method: Check, Bank Transfer, Online Portal].

Failure to settle this debt by the aforementioned date will leave us with no choice but to pursue further legal action to recover the debt, which may include:

- Referring this account to a formal collection agency.
- Commencing legal proceedings in a court of law.
- Reporting the default to credit bureaus.

If legal action is necessary, you may also be held liable for additional costs, including interest, late fees, court costs, and attorney fees as permitted by law or our service agreement.

If you have already sent payment, please disregard this notice. If you wish to discuss a payment plan to resolve this matter immediately, contact [Name] at [Phone Number].

Sincerely,

[Your Signature]

[Your Printed Name]
[Your Title]