

**SENT VIA CERTIFIED MAIL - RETURN RECEIPT REQUESTED**

Date: [Insert Date]

To: [Debtor Name]  
[Debtor Address]  
[City, State, Zip Code]

**RE: FINAL DEMAND FOR PAYMENT AND RETURN OF EQUIPMENT PRIOR TO LEGAL ACTION**

Account Number: [Insert Account Number]  
Equipment Description: [Insert Model/Serial Numbers]

Dear [Debtor Name],

This letter serves as a formal final demand regarding your default under the Equipment Lease/Purchase Agreement dated [Insert Date]. As of the date of this letter, your account remains delinquent in the amount of \$[Insert Total Amount Owed].

Despite previous notices, you have failed to cure the default. This is your final opportunity to resolve this matter voluntarily before we initiate formal legal proceedings against you.

To avoid litigation, you must perform the following actions within [Insert Number, e.g., 7] business days from the date of this letter:

- Remit full payment of the outstanding balance of \$[Insert Amount] via certified funds.
- Arrange for the immediate return of the equipment to the following location: [Insert Return Address].

Failure to comply with this demand will result in the immediate escalation of this file to our legal counsel. We will pursue all available legal remedies, which may include:

1. Filing a lawsuit to recover the full accelerated balance of the contract.
2. Seeking a court order for the immediate repossession of the equipment (Writ of Replevin).
3. Requesting the recovery of attorney fees, court costs, and interest as permitted by law.
4. Reporting the default to national credit reporting agencies.

Please govern yourself accordingly. Contact [Insert Name/Department] at [Insert Phone Number] immediately to confirm payment or coordinate equipment pickup.

Sincerely,

[Your Name/Signature]  
[Your Title]  
[Your Company Name]