

DATE: [Current Date]
SENT VIA: [Certified Mail / First Class Mail]

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

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

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

Dear [Debtor Name],

This letter serves as a formal legal notice regarding your delinquent account with [Creditor Name] in the amount of \$[Total Amount Due].

Our records indicate that your balance is now [Number] days past due. Despite previous attempts to contact you via [Invoices/Emails/Phone Calls], we have not received the outstanding payment or a proposal for a payment plan.

TAKE NOTICE: You are hereby requested to remit the full payment of \$[Total Amount Due] by [Deadline Date].

Failure to settle this debt by the aforementioned date may result in the following actions:

- Transfer of your account to a third-party collection agency.
- Reporting of this delinquency to national credit bureaus.
- Commencement of legal proceedings to recover the debt, including principal, interest, and applicable legal fees.

Please remit payment via [Payment Method: Check/Online Portal/Bank Wire] or contact our office immediately at [Phone Number] to discuss this matter.

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

Sincerely,

[Your Signature]
[Your Printed Name]
[Your Title]