

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

[Date]

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

RE: URGENT NOTICE OF DEFAULTED PAYMENT PROMISE

Dear [Debtor Name],

This letter serves as a formal demand for immediate payment regarding the outstanding balance of \$[Amount].

On [Date of Promise], you explicitly committed to making a payment of \$[Amount] by [Due Date]. As of the date of this letter, that payment has not been received, and you are now in breach of that agreement.

Despite previous communications and your subsequent promises to resolve this debt, the balance remains unpaid. This situation is no longer acceptable. This is your final opportunity to settle this account voluntarily.

Please remit the full payment of \$[Total Amount Owed] by [Deadline Date, e.g., 5 business days from now]. Payment should be made via [Payment Method, e.g., Certified Check, Wire Transfer, Online Portal].

Failure to receive these funds by the specified deadline will leave me with no alternative but to escalate this matter. This may include, but is not limited to, referring your account to a third-party collection agency or initiating formal legal proceedings to recover the debt, interest, and any applicable legal fees.

Govern yourself accordingly.

Sincerely,

[Your Signature]

[Your Printed Name]