

# PAYMENT DEMAND LETTER

[YOUR FULL LEGAL NAME] [YOUR ADDRESS]

VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED

[RECIPIENT S NAME] [RECIPIENT S ADDRESS]

**Re: Final Demand for Payment — \$0.00 (Invoice/Account No(s). [INVOICE OR ACCOUNT NUMBERS AT ISSUE])**

Dear [RECIPIENT S NAME]:

This letter is a **final written demand for payment** before [YOUR FULL LEGAL NAME] initiates collection proceedings and/or litigation.

## I. The Debt

You owe [YOUR FULL LEGAL NAME] the sum of **\$0.00** (zero dollars and 00/100), originally due on \*\*\*\*, relating to invoice/account no(s). [INVOICE OR ACCOUNT NUMBERS AT ISSUE]. Despite prior requests, the balance remains unpaid and is now past due.

## II. Factual Background

[FACTUAL BACKGROUND DATES EVENTS AGREEMENT CONTEXT]

## III. Interest and Costs

Interest continues to accrue on the unpaid principal balance at the contract rate, or, absent a contract rate, at the maximum lawful rate of interest permitted under the laws of the State of [STATE]. Collection costs and attorneys' fees, where authorized by contract or statute, continue to accrue.

## IV. Demand

You are hereby **DEMANDED** to remit **\$0.00** in immediately-available funds within **14 (fourteen) days** of receipt of this letter. Payment must be by cashier's check, certified check, or wire transfer to [YOUR FULL LEGAL NAME] at [YOUR ADDRESS].

[SPECIFIC ACTION S DEMANDED PAY RETURN]

## VI. Consequences of Non-Payment

If we do not receive compliance by the deadline, we will pursue all available legal remedies without further notice, including filing suit to recover the amount owed plus interest, costs, and attorneys' fees

where permitted.

Failure to pay within the deadline will result in: (i) referral to collections; (ii) filing of a civil action for the principal, accrued interest, court costs, collection costs, and — where authorized — attorneys' fees; (iii) reporting of the debt to consumer and commercial credit bureaus; and (iv) post-judgment remedies including wage garnishment, bank levy, and judgment liens. A judgment is enforceable for 10–20 years depending on jurisdiction and accrues post-judgment interest.

## VII. Preservation and Reservation

You are directed to preserve all relevant records. All rights and remedies are expressly reserved.

Sincerely,

**[YOUR FULL LEGAL NAME]**

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PRINTED NAME

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SIGNATURE

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DATE