

**SENT VIA [INSERT METHOD, E.G., CERTIFIED MAIL]**

[Date]

[Debtor Name]

[Debtor Address]

[City, State, Zip Code]

**RE: NOTICE OF REPRESENTATION AND FORMAL DEMAND FOR PAYMENT**

Current Creditor: [Name of Creditor]

Account Number: [Account Number]

Total Amount Due: \$[Amount]

Dear [Debtor Name],

Please be advised that this office has been retained by [Name of Creditor] to represent their interests regarding your outstanding debt. All future communications regarding this matter should be directed to this office.

Our client's records indicate that your account is seriously past due. As of the date of this letter, the total balance owed is \$[Amount], which includes [Principal, Interest, and any Fees].

**FORMAL DEMAND IS HEREBY MADE** for the immediate payment of the full balance. You are requested to remit payment in the amount of \$[Amount] to the address listed below no later than [Deadline Date].

Payment should be made payable to: [Payee Name]

Failure to resolve this matter by the deadline may result in our client pursuing further legal remedies to collect the debt, which may include the filing of a lawsuit. Such action could result in additional costs, interest, and attorney fees being added to your current balance.

If you wish to discuss a payment plan or if you dispute any portion of this debt, you must contact this office immediately at [Phone Number].

Govern yourself accordingly.

Sincerely,

[Your Name/Signature]

[Your Title/Law Firm Name]

[Your Phone Number]

[Your Email Address]