

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

[Date]

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

RE: NOTICE OF OVERDUE ACCOUNT / FORMAL DEMAND FOR PAYMENT

Account Number: [Account Number]
Amount Due: \$[Total Amount Due]

Dear [Debtor Name],

This letter serves as a formal demand for payment regarding the outstanding balance on your account. According to our records, your account is currently past due in the amount of \$[Total Amount Due]. This balance was originally due on [Original Due Date].

Despite previous notifications, we have not yet received your payment. We request that you settle this debt immediately. Please send a check or money order for the full amount to the address listed above, or contact us to make payment arrangements.

Payment is requested by [Deadline Date, e.g., 10 days from date of letter].

If you have already sent your payment, please disregard this notice. If you believe this amount is incorrect or if you wish to dispute this debt, please provide a written explanation and any supporting documentation within thirty (30) days of receiving this notice.

We look forward to resolving this matter promptly. Failure to respond may result in further collection efforts as permitted by law.

Sincerely,

[Your Signature]

[Your Printed Name]
[Your Title/Position]