PAYMENT DEMAND LETTER

1. 1. Sender Information and Date

[SENDER NAME / BUSINESS NAME]. [SENDER ADDRESS]. [SENDER CITY, STATE, ZIP]. [SENDER PHONE]. [SENDER EMAIL]. Date: [LETTER DATE]. [IF APPLICABLE: Account Number: [ACCOUNT NUMBER]. Invoice Number(s): [INVOICE NUMBERS].] This letter is sent by the party to whom the amount described below is owed. Please direct all communication regarding this matter to [CONTACT NAME AND TITLE] at the phone number and email above.

2. 2. Recipient and Method of Delivery

To: [RECIPIENT NAME], [RECIPIENT TITLE, if a business]. [RECIPIENT BUSINESS NAME]. [RECIPIENT ADDRESS]. [RECIPIENT CITY, STATE, ZIP]. This letter is being sent by [DELIVERY METHOD, e.g., certified mail return receipt requested, first class mail, overnight courier, and email to [RECIPIENT EMAIL]] on [SEND DATE]. Delivery by more than one method is intentional and is not a duplicate request. If you believe this letter has reached you in error, or if you are not the correct party responsible for this obligation, contact the sender in writing within [ERROR RESPONSE PERIOD, e.g., seven days] and identify the correct party.

3. 3. Subject and Summary of the Demand

RE: DEMAND FOR PAYMENT — [AMOUNT DEMANDED] — [BRIEF DESCRIPTION, e.g., unpaid invoices under Service Agreement dated [DATE]]. This letter is a formal demand for payment of [TOTAL AMOUNT DEMANDED], which is past due and owing from you to [SENDER NAME]. Payment in full must be received on or before [PAYMENT DEADLINE DATE]. If payment is not received by that date, [SENDER NAME] intends to pursue the remedies described in Section 8 without further notice.

4. 4. Basis of the Obligation

The amount demanded arises from the following: [BASIS OF THE DEBT — e.g., a written [CONTRACT NAME] signed on [DATE], under which [SENDER NAME] provided [GOODS OR SERVICES] between [START DATE] and [END DATE]; a promissory note dated [DATE]; an oral agreement made on [DATE] and confirmed by email; goods delivered on [DATE] and accepted without objection]. [SENDER NAME] fully performed its obligations, and the goods or services were delivered, accepted, and not the subject of any timely written objection. The payment terms required payment within [ORIGINAL PAYMENT TERM, e.g., 30 days] of invoice, and the obligation became past due on [DATE OBLIGATION BECAME PAST DUE].

5. 5. Itemization of the Amount Owed

The amount demanded is calculated as follows: Principal balance — [PRINCIPAL AMOUNT] (Invoice [NUMBER] dated [DATE], $[AMOUNT]; Invoice [NUMBER] dated [DATE], $[AMOUNT]; [ADD LINES AS NEEDED]). Less payments and credits received — [PAYMENTS AND CREDITS]. Contractual late fees under Section [SECTION] of the agreement — [LATE FEES]. Interest at [INTEREST RATE] per annum from [INTEREST START DATE] through the date of this letter — [INTEREST AMOUNT]. Other recoverable costs — [OTHER COSTS, e.g., returned payment fees, collection costs, or "None"]. TOTAL AMOUNT DUE AS OF [LETTER DATE]: [TOTAL AMOUNT DEMANDED]. Interest continues to accrue at [DAILY OR MONTHLY ACCRUAL] until paid in full. Copies of the supporting invoices, the signed agreement, and the account statement are enclosed.

6. 6. Prior Attempts to Resolve

Before sending this letter, [SENDER NAME] attempted to resolve this matter on the following occasions: [LIST PRIOR CONTACTS — e.g., invoice reminder emailed on [DATE]; second notice mailed on [DATE]; telephone conversation with [NAME] on [DATE] in which payment was promised by [DATE]; text message exchange on [DATE]]. No payment or written dispute has been received in response, except as follows: [ANY PARTIAL PAYMENT OR RESPONSE RECEIVED, or "None"]. This history is recited so that the record of communication is complete, and copies of the relevant correspondence are enclosed.

7. 7. Demand and Deadline for Payment

DEMAND IS HEREBY MADE for payment of [TOTAL AMOUNT DEMANDED] in full, to be received on or before [PAYMENT DEADLINE DATE], which is [NUMBER] days from the date of this letter. Payment may be made by [PAYMENT METHODS, e.g., check payable to [PAYEE NAME] and mailed to the address above; ACH or wire transfer to the account details enclosed; online payment at [PAYMENT LINK]]. If you cannot pay the full amount by the deadline, contact [CONTACT NAME] in writing before that date to propose a payment arrangement; [SENDER NAME] is willing to consider a reasonable written plan but is not obligated to accept one, and any arrangement must be documented in a signed agreement. Partial payment will be applied to the balance and does not extend the deadline or waive any right unless expressly agreed in writing.

8. 8. Consequences of Non-Payment and Next Steps

If full payment or a signed payment arrangement is not received by [PAYMENT DEADLINE DATE], [SENDER NAME] intends to pursue all available remedies without further notice, which may include: filing a claim in [COURT, e.g., the small claims court of [COUNTY, STATE]] for the amount owed plus interest, court costs, and, where permitted by contract or statute, attorney fees; referring the account to a collection agency or collection counsel; [IF APPLICABLE: recording a mechanics lien, filing a claim against a payment bond, suspending further services, or repossessing collateral as permitted by the agreement]; and reporting the delinquency where lawfully permitted. Litigation costs and accrued interest will increase the total amount you owe, which is why resolving this now is in your interest as well as ours.

9. 9. Reservation of Rights and How to Dispute

Nothing in this letter waives, limits, or releases any right, claim, or remedy available to [SENDER NAME], all of which are expressly reserved, and no delay in enforcement should be interpreted as a waiver. This letter is not a settlement offer and does not modify the underlying agreement. If you dispute all or part of this obligation, respond in writing to the sender within [DISPUTE PERIOD, e.g., 14 days] stating the specific basis of your dispute and enclosing any supporting documentation, and the matter will be reviewed and answered. Undisputed portions of the balance remain due by the deadline regardless of any dispute over the remainder.

10. 10. Closing and Signature

Your prompt attention to this matter will avoid unnecessary cost and inconvenience for both parties. Please treat this letter as a final opportunity to resolve the balance voluntarily. Sincerely, ______________________. [SENDER SIGNER NAME]. [TITLE]. [SENDER BUSINESS NAME]. [PHONE] | [EMAIL]. Enclosures: [LIST ENCLOSURES, e.g., copies of invoices, signed agreement, account statement, prior correspondence, payment instructions]. cc: [COPY RECIPIENTS, e.g., guarantor, counsel, or "None"].

11. Disclaimer

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