

FINAL DEMAND LETTER

Sender's Name / Company: _____

Sender's Address: _____

Sender's Phone / Email: _____

Recipient Name: _____

Recipient Address: _____

Dear Sir or Madam,

1. Amount Due and Account Details

This letter serves as a formal demand for payment of the outstanding balance owed by you to the undersigned (Creditor). The total amount due is \$_____, which includes principal, accrued interest, and any applicable fees as set forth in our prior agreements.

2. Payment Deadline

You are hereby notified that full payment of the amount specified above must be received no later than ten (10) calendar days from your receipt of this letter. Failure to remit payment by this deadline may result in the commencement of legal action to recover the debt.

3. Consequences of Non-Payment

If payment is not received within the specified timeframe, the Creditor reserves the right to pursue all remedies available under applicable federal and state laws, including but not limited to initiating collection proceedings, reporting to credit bureaus, and seeking recovery of legal fees and costs incurred.

4. Payment Instructions

All payments should be made payable to the Creditor at the following address or via the specified payment methods previously communicated:

5. Contact Information

Should you have any questions regarding this demand or wish to discuss payment arrangements, please contact the undersigned immediately at the phone number or email address provided above.

6. Reservation of Rights

Nothing in this letter constitutes a waiver of any rights or remedies available to the Creditor under the law. All such rights and remedies are expressly reserved.

7. Governing Law

This demand letter and any related agreements shall be governed by and construed in accordance with the laws of the State of _____, without regard to conflict of law principles.

Please treat this matter with the utmost urgency to avoid further action. We look forward to your prompt attention and resolution of this debt.

SENDER'S SIGNATURE

DATE

Signature: _____

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