$\qquad$
$\qquad$

## Dear Sir or Madam:

The purpose of this letter is to demand payment of money owed regarding your Agreement.
On $\qquad$ , you signed an Agreement in our favor for
\$ $\qquad$ .

You also owe late charges of \$ $\qquad$ .

As you can see by the enclosed copy of the Agreement, you are now past due in making payment. Demand is made upon you for full payment of the following amount:

| Principal Balance | $\$$ |
| :--- | :--- |
| Late Charges | $\$$ |
| Total | $\$$ |

Further, you must pay an additional \$ $\qquad$ in accrued interest and $\$$ $\qquad$ in late charges for each day after $\qquad$ that the amount due remains unpaid.

If payment is not made by $\qquad$ , legal action to enforce your obligations under the Agreement may be taken. Please give this matter your prompt attention.

You may contact me at the above address if you have any questions or need additional information. I can be contacted by phone at $\qquad$ —.

Sincerely,

## Enclosure

