

<today>

<company.organization>
<company.address1.>
<company.city>,<company.state> <company.zip>

<salutation>

Demand is being made for immediate payment of <\$ amount>, and a service charge of <\$ amount>, for a total of <\$ amount>.

We trusted you and believed in your intention to pay. We have been exceedingly generous in deferring action on this long past-due account so that you might have a chance to make an amicable settlement, but we can no longer afford to have trust in you. Payment must be made now.

It will be to your best interests to avoid inconvenience and additional expense, and it is imperative that the above amount be paid to us by <date> so that it will not be necessary for us to take further action.

Sincerely,

<name>