

[YOUR FULL NAME]
[YOUR STREET ADDRESS]
[CITY, STATE ZIP]
[PHONE] · [EMAIL]

[DATE]

[RECIPIENT FULL NAME OR BUSINESS NAME]
[RECIPIENT STREET ADDRESS]
[CITY, STATE ZIP]

RE: Demand for payment of \$[AMOUNT]

Dear [RECIPIENT NAME]:

This letter is a formal demand that you pay me \$[AMOUNT], which you owe me and which is now past due. The amount is based on the following:

On or about [DATE OF AGREEMENT OR EVENT], [DESCRIBE WHAT HAPPENED IN 2–4 FACTUAL SENTENCES: what was agreed, what you provided or paid, and what the other party did or failed to do. Stick to facts, dates, and amounts.]

The amount I am owed is calculated as follows:

Item	Amount
[ITEM 1 — e.g., unpaid balance]	[\$[0.00]]
[ITEM 2 — e.g., cost to repair / replace]	[\$[0.00]]
[ITEM 3 — delete row if unused]	[\$[0.00]]
Total demanded	[\$[TOTAL]]

[OPTIONAL — if your claim is one simple amount, delete the table above and write instead: "This amount is the unpaid balance you owe me for [REASON]."]

[OPTIONAL — interest, only if your written agreement provides for it: Interest continues to accrue on the unpaid balance at the rate of [RATE] as provided in our agreement.]

I have enclosed copies of [LIST ENCLOSED DOCUMENTS — e.g., the written agreement, invoices, receipts, photos, or messages that support this claim. Delete this sentence if you are enclosing

nothing.]

Please pay the full amount of **[\$[AMOUNT]** no later than **[DEADLINE DATE — commonly 10 to 14 days from the date of this letter]**. You may pay by **[ACCEPTED PAYMENT METHODS — e.g., a check mailed to the address above, or electronic payment]**.

If I do not receive full payment by that date, I intend to pursue the legal remedies available to me, including filing suit against you in the appropriate Texas court to recover the full amount, plus court costs and any other relief allowed by law.

[OPTIONAL — contract claims only, see the how-to guide first: This letter also serves to present my claim to you under Chapter 38 of the Texas Civil Practice & Remedies Code, and I reserve the right to seek my attorney's fees and costs as allowed by law.]

I would prefer to resolve this without going to court. If you believe any part of this letter is inaccurate, or if you would like to arrange a payment plan, please contact me in writing at the address or email above before the deadline.

Sincerely,

[YOUR FULL NAME]

Enclosures: [LIST — or delete if none]

Sent via: [e.g., USPS Certified Mail No. ____, Return Receipt Requested, and regular first-class mail]