

Final Payment Demand

The last letter before escalation: states the full amount owed, sets one final deadline, and says plainly what happens next.

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1. Reference and history

Identifies the loan and lists, with dates, the missed payments and every prior reminder and notice.

2. Total amount demanded

States the full outstanding balance with a clear breakdown of principal, interest, and permitted fees.

3. Final deadline

Sets one specific calendar date for full payment and labels it final.

4. Consequences

States the concrete next step that will follow an unmet deadline, without exaggeration.

5. Payment instructions

Gives exact account details so immediate full payment is possible without further contact.

6. Settlement window

Optionally invites a written settlement proposal within the same deadline.

7. Reservation of rights

Notes that accepting partial payment does not waive the claim to the rest.

8. Delivery record

States how the letter is being delivered, matching the proof the lender keeps.

9. Date and signature

The lender signs and dates the demand; a copy and delivery proof go into the file.

Signatures — A

Signatures — B

Witness signature

Date: _____

Date: _____

Date: _____

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PREVIEW